# Grants, Loans, and Conservation Opportunities for Virginia Farmers and Agribusiness

Hosted by: Central Virginia Small Business Development Center and Culpeper County Department of Economic Development





virginiasbdc.org

# Joe Boatwright

Director, Business and Cooperative Programs Rural Development | United States Department of Agriculture



### Your Partner in Prosperity

Rural Business Cooperative Service

Presented by Joe Boatwright, Director, Rural Business Cooperative Service, Virginia



#### Rural Development Offices



#### USDA Rural Development Summary of Major Programs

Program	Objective	Applicant	Uses	Population	Loan/ Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Direct Ioan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To help low- to moderate-income applicants/households buy their homes by guaranteeing loans made by private lenders.	Families and Individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Loan guarantee.	30-year fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value, plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low- income applicants remove health and safety hazards or repair their homes.	Families and Individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/ sewage connect fees, etc.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Direct Ioan and grant.	Loans up to \$20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
<u>Self-Help</u> <u>Housing</u> <u>Technical</u> <u>Assistance</u> <u>Grants</u>	Helps lower income families build their own homes.	Nonprofils and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Grant.	Grant agreement.
<u>Rural Rental</u> Housing Direct Loans	Safe, well-built, affordable rental housing for very-low- income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing; new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Direct Ioan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Loan guarantee.	At least a 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low- income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (in special circumstances, communities up to 35,000 may be eligible).	Grant.	Grant agreement.

Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	and private nonprofit	Rental housing; new construction or substantial rehabilitation.	Not applicable.		Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	or finance essential community facilities			City, town, or unincorporated area of not more than 20,000 for direct loans. For loan guarantees, not more than 50,000. Loan guarantee funds are prioritized in favor of towns with populations of 20,000 or less for fiscal year 2020.	Direct Ioan, Ioan guarantee, or grant.	Up to 100% of market value. Term is for the useful life of the facility or equipment, based on State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
<u>Rural</u> <u>Community</u> <u>Development</u> Initiative	community facilities, and community and economic	foundations, low-		City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

### Rural Development's Programs



# **USDA RURAL DEVELOPMENT** Rural Business-Cooperative Programs June 16, 2021



### Rural Business and Cooperative Programs

**Provides** guaranteed loans, loans through intermediaries and grants in partnership with private sector and community-based organizations to promote economic growth in rural areas

**Rural Area** is defined for Rural Business and Cooperative Programs as the area outside of the built-up area surrounding cities of a population of 50,000 or more. Agriculture producers for the Renewable Energy for America Program and the Value-Added Producer Grant programs do not need to be in rural areas.

### **Guaranteed Loans**

Provides guarantees to private lenders for rural business loans for working capital, machinery and equipment, real estate, renewable energy & energy efficiency projects, and in some cases refinancing

- Business and Industry Guaranteed Loans
- Rural Energy for America Program Guaranteed Loans



# **Loans through Intermediaries**

Rural Development provides loans and grants to intermediaries who in turn lend them to rural businesses

- Intermediary Relending Program Loans (PB, NP, FRT) typically \$25k to \$75k
- Rural Microentrepreneur Assistance Program Loans (NP, IHL, FRT) max. \$25k
- Rural Business Development Grants (PB, NP, FRT) typically under \$100k; loans to ultimate recipients \$10K to \$30k
- Rural Economic Development Loans and Grants (Rural Electric & Telephone Cooperatives) max. \$2 million loan and \$300k grant

#### KEY:

PB= Public Bodies

NP = Non-Profits

FRT – Federally Recognized Tribes

IHL = Institutions of Higher Learning





#### **Grants for Business Assistance**

Grants to entities who provide assistance in the form of technical assistance and workforce training, construction and equipment. These grants DO NOT go directly to private businesses.

- Rural Business Development Grants (NP, PB, FRT)
- Rural Microentrepreneur Assistance Program Grants (NP, IHL,FRT)
- Rural Cooperative Development Grants (NP, IHL)
- Socially Disadvantaged Group Grants (NP, IHL)





### **Direct Grants to Agricultural Producers**

#### **Value-Added Producer Grants**

- ✓ Working Capital Grants up to \$250k Used for processing, marketing, and sales expenses. Cannot be used for equipment or construction.
- Planning Grants up to \$75k Used for business plans, marketing studies and feasibility studies.
- ✓ 1:1 match required on the part of the grantee





### RURAL ENERGY FOR AMERICA PROGRAM EXAMPLES



### **REAP Grant Assistance**

# Up to 25% of Eligible Project Costs

Renewable Energy Sys		Energy Efficiency Improvements		
Minimum Grant Request	<b>\$2,500</b> Total eligible project costs ≥ \$10,000	Minimum Grant Request	<b>\$1,500</b> Total eligible project costs ≥ \$6,000	
Maximum Grant Request	<b>\$500,000</b> Total eligible project costs ≥ \$2 million	Maximum Grant Request	<b>\$250,000</b> Total eligible project costs ≥ \$1 million	

### **REAP Guaranteed Loan Assistance**

# Up to 75% of Eligible Project Costs

Minimum Loan	\$5,000
Amount	Total eligible project costs $\geq$ \$6,667
Maximum Loan	<b>\$25 million</b>
Amount	Total eligible project costs $\geq$ \$33.4 million
Details	<ul> <li>USDA guarantees a commercial loan; applicant must have a willing lender.</li> <li>Terms are negotiated between the lender and borrower.</li> <li>Fees, appraisals, equity &amp; collateral requirements apply.</li> </ul>

### Direct Grants to Agricultural Producers and Rural Small Businesses

#### **Rural Energy for America Program Grants (REAP)**

Grants to rural small businesses and agriculture producers to pay for up to 25% of renewable energy system or energy efficiency improvements projects. Cannot provide grants for residential improvements or vehicles and tillage equipment. Grants can fund two purposes:

#### **Energy Efficiency Improvements**

- HVAC & Lighting Upgrades
- Insulation
- Window & Door Replacement
- Grain Dryers
- Refrigeration / Freezer Upgrades (think convenience stores)
- Washer and Dryer upgrades (laundromats)

#### **Renewable Energy Systems**

- Solar Arrays
- Wind turbines
- Geothermal Systems
- Grain Dryers
- Biomass

#### Food Supply Chain Guaranteed Loan Program

- The Food Supply Chain Guaranteed Loan Program provides financial support to qualified lenders whose loan applicants want to start or expand middle of the food supply chain activities such as aggregation, processing, manufacturing, storage, transportation, wholesale, or distribution of food. The program's goal is to increase capacity and help create a more resilient, diverse, and secure U.S. food supply chain.
- Examples of fund uses by food supply chain businesses include:
  - Business conversion, enlargement, repair, modernization, or development
  - The purchase and development of land, buildings, and associated infrastructure for commercial or industrial purposes
  - Building or equipping facilities for lease to public or private enterprises engaged in commercial or
     industrial operations
  - The purchase and installation of machinery and equipment, including manufacturing and Information Technology (IT) systems
  - Working capital
- Program info can be found at the FSC Guaranteed Loan website:

www.rd.usda.gov/foodsupplychainloans

#### **MPPEP Grant Awards**

- The maximum award amount is **\$25 million or 20% of the total project costs**, **whichever is less**.
- Matching funds are not required under this funding opportunity. However, the applicant must have other funding secured to complete the project as described in the application before an award can be made.
- The maximum period of performance for this grant is 48 months. The period of performance should be based upon the complexity of the project.

#### • Eligible Use of Funds

- Ensuring compliance with occupational and other safety requirements under applicable law.
- Modernizing equipment or facilities to ensure food safety.
- Paying for voluntary grading services to offer value-added processed products.
- Costs associated with becoming an inspected facility.
- Workforce recruitment, training, apprenticeships, and retention.

#### MPPEP

#### Ineligible Use of Funds

- Pay costs incurred prior to the date the Financial Assistance Agreement is executed.
- Pay costs that have been or will be reimbursed by a third party.
- Pay for indirect project costs.
- Pay costs that support or oppose union organizing.
- Pay for costs associated with conducting research and development.

Applications must be submitted through:

<u>https://www.grants.gov/</u>



# Virginia Staff Directory

# Joe Boatwright

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540-319-6468

https://www.rd.usda.gov/sites/default/files//VA\_EmployeeDir.pdf

# Questions?

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Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

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(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

# Velma Lakins

Acting Lead Grants Management Specialist, Transportation and Marketing Program, Grants Division, USDA, Agricultural Marketing Service

Creating Opportunities for American Farmers and Businesses

# Farmers Market and Local Food Promotion Program FMLFPP

Program Overview Velma Lakins Lead Grants Management Specialist



## **History of FMLFPP**

- Began Funding in 2006 as Farmers Market Promotion Program
- In 2014 the program was expanded -Local Food Promotion Program
- In 2018, the Local Agriculture Market Program (LAMP) was created



# What is LAMP?

### **Local Agriculture Market Program**

**USDA- Agricultural Marketing Service** 

Farmers Market Regional Food and Local Food System Partnerships Promotion Program (RFSP) Program (FMLFPP)

FMPP

LFPP

**USDA-** Rural Development

↓ Value Added- Producers Program (VAPG)



# 2022 LAMP Funded Awards

- <u>USDA Announced \$64 Million in Grant Awards to</u> <u>Strengthen Local and Regional Food Systems</u>
- FMLFPP
  - FMPP 55 projects for \$13 million
  - LFPP 94 projects for \$31.8
- Regional Food System Partnerships (RFSP)





# **FMLFPP Purpose**

- To increase domestic consumption of and access to locally and regionally produced agricultural products, <u>and</u>
- to develop new market opportunities for farm and ranch operations serving local markets



**Agricultural Marketing Service** 



# Programs

- Farmers Market
   Promotion Program
   (FMPP) Direct producer to consumer
- Local Food Promotion Program (LFPP) -Intermediaries

# **Project Types**

Capacity Building (CB)

- Local Training
- Startup
- Startegic
   Planning
- Market Analysis
- Recruitment
- Outreach

FMPP

Community Development Training and Technical Assistance (CTA)

- Statewide Training
- Technical Assistance
- Advertising & Promotion
- Network Building
- Technical support

Project Type	Amount	Duration
Capacity Building (CB)	\$50,000 - \$250,000	36 Months (3 years)
Community Development, Training and Technical Assistance (CTA)	\$100,000 - \$500,000	36 Months (3 years)

**Required:** 25% match of the total amount of the <u>FEDERAL</u> portion (e.g. if the award is \$100,000, then \$25,000 in matching funds would be required.)



### **CB PROJECTS**

- Startup of a domestic farmers markets
- Market analysis, strategic planning, evaluation
- Outreach and advertisings

**Agricultural Marketing Service** 



## **CTA PROJECTS**

- Statewide market support program
- Workshops and trainings
- Connecting growers to local buyers, hospital, farmers markets, and pop- up markets



## LFPP Project Types

### Planning

- Feasibility study
- Business plan
- New food hub
- Food Transportation

### Implementation

- Food Incubators
- Expanding business
- Food processing
- Certifications
- Market Channels
- Food Transportation

### Farm to Institution New for FY22

- Expanding local food options in institutions
- Connect producers to intermediaries
- New food hub
- Business plan/strategies

Туре	Amount	Duration
Planning	\$25,000 - \$100,000	18 months
Implementation	\$100,000 - \$500,000	36 months
Farm to Institution	\$100,000 - \$500,000	36 months

**Required:** 25% match of the total amount of the <u>FEDERAL</u> portion (e.g. if the award is \$100,000, then \$25,000 in matching funds would be required.)
#### **Agricultural Marketing Service**



Feasibility, Impact Analysis, Business Plan



### PLANNING

- Feasibility study to identify local food distribution channels.
- Identify demand & supply sources
- Create connections to build a local food system.

#### **Agricultural Marketing Service**



### IMPLEMENTATION

- Developing a local food hub
- Training farmers in business management, wholesale and certification in food safety
- Increase access of fresh and local food to underserved communities

**Agricultural Marketing Service** 



## FARM TO INSTITUTION

- Fostering a relationship between a middle school and a local grower to support local food in their cafeteria
- Aggregating and distributing local food to a hospital cafeteria
- Working with a regional food hub to supply local food to regional institutions



## **Eligible Entities**

Agricultural Businesses or Cooperatives	Economic Development Corporations	Producer Associations
Food Councils	Local Governments	Public Benefit Corporations
CSA Networks	Nonprofit Corporations	Regional Farmers Market Authorities
CSA Associations	Producer Networks	Tribal Governments

#### http://www.ams.usda.gov/services/grants



## **NON-ELIGIBLE ACTIVITIES**

- Unrelated to local food
- Purchase of food
- Production
- No partners
- Duplicative
- Construction
- SNAP focused projects/activities



#### Agricultural Marketing Service

Required Action	Timing to Obtain/Submit	
Application Period Open	TBD	
AMS Deadline to receive final application and all supporting materials	TBD – 11:59 p.m. [Eastern Time]	
Obtaining Your Organization's Unique Entity Identifier(UEI) from SAM.gov. <i>The UEI replaces</i> DUNS number April 4, 2022 –SAM.gov will generate UEI Number when you register	1-2 business days	
Establishing an Active SAM.gov Account (if you do not already have one)	7-10 business days	
Obtaining a TIN/EIN (if you do not already have one)	Up to 2 weeks	
Creating your Grants.gov profile and registering your AOR		



## PEER REVIEW

- 8-10 applications
- Federal employees- not paid





https://www.ams.usda.gov/services/grants/peer-review



## **CONTACT US**



https://www.ams.usda.gov/services/grants



<u>New address</u>



#### Agricultural Marketing Service



# **Tony Banks**

Senior Assistant Director, Agriculture, Development and Innovation Department Virginia Farm Bureau Federation, Virginia Foundation for Agriculture, Innovation and Rural Sustainability

#### Virginia Foundation for Agriculture, Innovation & Rural Sustainability

2022 Virginia Agriculture Conference October 26, 2022 Tony Banks VAFAIRS



# VAFAIRS

- Virginia Farm Bureau Federation's Commodity/Marketing Dept. begins promoting and assisting farmers with value-added, niche and high value agriculture enterprises following passage of the 1996 Farm Bill, aka Freedom to Farm.
- VFBF Board of Directors approved establishing VAFAIRS as a separate foundation to manage rural development projects and external funding in 2004.



# VAFAIRS

#### The mission of Virginia Fairs is to assist rural Virginians in developing and advancing their agricultural, economic and social interests to enhance their quality of life.

Its main purpose is to facilitate and coordinate technical and financial assistance to provide traditional and innovative solutions that will allow farmers, agribusiness and rural businesses in Virginia to:

- explore and develop opportunities using existing production and market resources;
- transition from traditional production and marketing into more financially rewarding agricultural enterprises;
- develop value-added and high-value agricultural product and enhanced market opportunities;
- address challenges facing farmer's production and marketing resources;
- address issues affecting the sustainability of rural Virginia;
- establish a centralized resource for farmers to easily access cooperative development and value-added information; and,
- better utilize and coordinate the wide-ranging expertise available in Virginia and as such better facilitate and enhance current and future efforts and programs in these areas.

# **VAFAIRS Program Areas**

#### **Cooperative Development**

- Assisted groups forming cooperative businesses including:
  - VAN LLC, Local Food Hub, Shenandoah Valley Beef, VA Wineries Association, Grayson Natural, Rappahannock Indian Tribe, Ag Renewable Resources LLC, Southside Produce Growers

#### **General Assistance & Information**

- Technical Grant application assistance
- Enterprise research and user guides
- Feasibility studies
- Business planning
- Project Coordinator for regional and statewide projects
- Legal structures and risk management
- Renewable energy & Energy efficiency
- Ag development & entrepreneurial workshops & seminars



# **Top Accomplishments in 2021**

- Assisted more than 24 producers in receiving over \$3.5 million from a variety of State and Federal programs. Together these projects have a realized economic impact of more than \$11.2 million and directly saved 17 jobs and added 20 jobs in rural communities.
- Responded to more than 170 inquiries for general assistance
- Consulted with 15 Virginia groups and one Virginia-based national cooperative



# Top Accomplishments in 2021 Con't.

- Utilized an \$86,000 Farm to School Grant to upgrade Virginia Farm Bureau State Fair exhibit with multi-function adult and child learner pieces
- Conducted 8 webinars on meat processing, pandemic relief and grants management
- Received a \$200,000 Rural Cooperative Development Grant supporting VAFAIRS' services



# Value-added producer grant project examples

#### • Aquaculture

- Cherrystone Aquafarms
- Rappahannock River Oysters
- Mid-Atlantic Aquatic Technology
- VA Aquafarmers Network, LLC
- Craft Beverages
  - Farm wineries (numerous)
  - Blue Bee Cider
  - Stable Craft Brewing
  - Virgilina Distillery Company
  - White Oak Mountain Meadery





## Value-added producer grant project examples

• Dairy

- Mt. Crawford Creamery
- Harvue Farms
- Homestead Cheese
- Homestead Creamery
- Moo Thru
- Richlands Creamery
- Produce
  - Agriberry
  - Messick's Farm Market
  - Miller Farms Market
  - Good Earth Peanut Co.
  - Cullipher Farm

#### Value-added producer grant project examples

- Meats
  - Kelly Turkeys
  - Papa Weaver's Pork
  - Shenandoah Processing/Shenandoah Valley Organic
  - Alleghany Meats
  - Grayson's Natural
- Misc.
  - Claybrooke Farm Christmas Trees
  - Lulus Local Food
  - $\circ\,$  Sabrosa Foods
  - Wood's Mill Malt House
  - Van Der Hyde Dairy Anaerobic Digester
  - Ethanol Processing Facility Feasibility Studies



# AND THE VALUE OF DIRECT MARKETING

#### **Center Projects**

- Virtual Business Center (Pending Revision)
  - Online business planning tool with templates, fill-in-the-blank financial documents, topic resources and contacts for services, cloud data storage
  - $\circ~\mbox{Free to any registered user}$
- Publications (partial listing)
  - Local Foods and the Value of Direct Marketing in Virginia
  - Virginia Business Legal Structures
  - Beyond Barrels and Bottles: A Spirited Guide for On Farm Distilling
  - $\circ~$  The Role of Food Hubs in Local Food Marketing
  - Agricultural Development Board Guide
  - *Rural Cooperatives* and topic brochures (USDA RD)
  - $\circ~$  Running a Food Hub, Vol. 1 3 (USDA RD)
- Lulu's Local Food online ecommerce platform partner

## VAFAIRS assists Producers with Grants

- O USDA RD Value-added Producer Grant
- O USDA Rural Business Development Grant (\*\*)
- O USDA AMS Local Food Promotion Program
- O USDA AMS Farm Market Promotion Program
- O USDA AMS Meat Poultry Inspection Readiness Grant
- O USDA/VDACS Specialty Crop Block Grant
- O USDA NIFA Sustainable Agriculture Research and Education Grant
- O USDA NIFA Small Business Industry Research Grant
- VA Governor's Agriculture & Forestry Industry Development Grant (\*\*)
- O VA Tobacco Region Revitalization Commission
- O VA Cattle Industry Board
- \*\* Requires local government or similar sponsor



up to \$250,000 up to \$750,000

up to \$250,000

#### General Federal Grant Applicant Requirements

 Applicant entity must register with Dun & Bradstreet for a D U N S (Data Universal Numbering System) Number

• Go to https://fedgov.dnb.com to register for FREE

 Applicant entity must register with System for Award Management, SAM.GOV (which requires a DUNS number) in order to submit an application

O Go to https://sam.gov to register for FREE (AVOID Fee-based Providers)

 Applicant entity may need to register with GRANTS.GOV in order to submit an application



# VAFAIRS

- Primary staff
  - O Wilmer Stoneman, Executive Director
  - O Tony Banks
  - O Elijah Griles
  - O Whitney Perkins
  - O Contact us at 804-290-1155 or www.vafairs.com

#### Consultants

- O Jim Matson, Matson Consulting (primary)
- O Others engaged as dictated by specific projects



For more information go to vafairs.com

Thank you! Questions?

Tony Banks 804-290-1114 Tony.banks@vafb.com



# James M. Dunn

Acting Farm Program Chief, Virginia State Farm Service Agency



# Welcome

James M. Dunn, Acting Farm Program Chief Virginia Farm Service Agency



#### **Overview**

- Farm Storage Facility Loans
- Commodity Loans
- Farm Loan Programs
- Conservation





2018 FARM BILL



#### Safety Net/Disaster Assistance/Price Support Programs





#### Farm Storage Facility Loan Program (FSFL)

Provides low-interest financing for producers to store, handle and/or transport eligible commodities they produce.

REA



## Farm Storage Facility Loans

- Acquire, construct or upgrade new or used, portable or permanently affixed, on-farm storage and handling facilities;
- Acquire new or used storage and handling trucks; and
- Acquire portable or permanently affixed storage and handling equipment.
- Terms: 3, 5, 7, 10 or 12 years

•	Interest Rates by loan term:	3-year	3.625%
	October 2022	5-year	3.375%
		7-year	3.375%
		10-year	3.125%
		12-year	3.375





#### Nonrecourse Marketing Assistance Loans (MAL) Loan Deficiency Payments (LDP)



and provides additional time to market commodities throughout the year.



# Marketing Assistance Loans & Loan Deficiency Payments

- These enables producers to delay selling the commodity until more favorable market conditions emerge.
- Producers must have and retain beneficial interest in the commodity until the MAL is repaid or CCC takes title to the commodity
- MALs mature on the last day of the ninth calendar month following the month in which the MAL is approved



# Farm Loan Programs

Direct and Guaranteed Loans offered to farmers and ranchers to promote, build, and sustain family farms for a thriving agricultural economy.



#### United States Department of Agriculture

## **FSA Lending Basics**



FSA is supervised credit the goal is to graduate!

5 C's of credit: character, capital, collateral, conditions (market), and capacity (to repay)

Know your credit score, your credit report, cash flow and your farm finances!

Have a plan for success and repayment.



## FSA Farm Loan Programs:

 Direct Loan Programs- Farm Ownership (FO), Operating (OL) and Microloan (ML)

#### \*Interest rates for October 2022

- Farm Operating- Direct 3.875%
- Farm Operating Microloan 3.875%
- Farm Ownership Direct4.125%
- Farm Ownership Microloan 4.125%
- Guaranteed Loan Programs
- Beginning Farmer Down Payment Loan



## Types of Loans and their limits:

- Operating: \$400,000
- Ownership \$600,000
- Microloan \$50,000
   (Ownership and operating 50k each for a possible combined \$100,000)
- Guaranteed \$2,037,000 million
- Down Payment Loan: The lesser of 45% of the purchase price, 45% of the appraised value or \$667,000 (not to exceed \$300,150)


#### Operating loans can be used to purchase:

- Equipment
- Livestock
- Production expenses
- Refinance operating expenses

Operating loans can be repaid in 1-7 years. Limit is \$400,000.

Farm Service Agency fsa.usda.gov

### Operating Loans



#### Ownership loans can be used to pay for:

- Land purchases
- Capital improvements
- Soil and water conservation
- Loan closing and related expenses

Farm Ownership loans can be repaid in Farm up to 40 years. Limit \$600,000 Service Agency

fsa.usda.gov

Farm Ownership Loan



# Microloans

Microloans are limited to \$50,000 and have a simpler application process and less paperwork. There are both **Farm Ownership and Operating Microloans**.

- Operating microloans can be used for all approved operating expenses authorized by FSA such as initial start-up expenses, seed, fertilizer, marketing, livestock etc.
- Ownership loans can be used for approved expenses such as purchasing land or a farm, enlarging an existing farm, constructing buildings, paying closing costs etc.
- The experience requirements have been modified to accommodate applicants: small business, management and military experience can count towards management requirements for ownership loans while working with a mentor can modify/count toward operating loan requirements.
- Operating Loans repayment terms are 1 to 7 years while Farm Ownership is up to 25 years.

Farm Service Agency fsa.usda.gov



## **Guaranteed Loans**

- Guaranteed loans are made and serviced by agricultural lenders (farm credit, local bank etc.)
- Funded by the lender
- Often used to help lenders continue with customers who have experienced setbacks
- To qualify for a FSA guarantee loan an applicant must: meet general eligibility requirements, be unable to obtain the loan without a guarantee and have a feasible plan and adequate collateral as determined by the lender
- \$1,776,000 Limit

Farm Service Agency fsa.usda.gov



### Down Payment Loan:

Applicants must:

- be beginning farmers, veteran or SDA farmers
- Provide a 5% down payment

Down Payment loan funds may be used only to partially finance the purchase of a family farm.

FSA can loan up to 45% of the least of the purchase price, appraised value or \$667,000 (max loan is \$300,150).

The balance of the purchase price not covered by the down payment loan and the loan applicant's down payment may be financed by a private lender, a cooperative, or the seller.



#### **Conservation Programs**





#### **Conservation Programs**





#### **Conservation Reserve Program (CRP)**

Contracts with agricultural producers so that environmentally sensitive land is not farmed or ranched, but instead used for conservation benefit.



#### Conservation Reserve Enhancement Program (CREP)

A part of CRP where high-priority conservation goals are identified by the state, and federal funds are supplemented with non-federal funds to achieve those goals.



#### **Conservation Reserve Program - Grasslands**

Protects grassland, including rangeland, and pastureland, and certain other lands, while maintaining the areas as grazing lands.



### **CLEAR 30 Pilot**





#### State Acres for Wildlife Enhancement Program (SAFE)





### **Emergency Conservation Program (ECP)**

Provides emergency funding and technical assistance to rehabilitate farmland damaged by natural disasters and to implement emergency water conservation measures in periods of severe drought.



# **Questions?**

#### James Dunn Acting Farmer Program Chief Richmond, VA 23229

804-287-1545

## Local FSA Office Locator:

www.farmers.gov/service-center-locator

Farm Service Agency fsa.usda.gov

# **Patrick Vincent**

Assistant State Conservationist (Programs), USDA-NRCS



United States Department of Agriculture

## Overview of NRCS Programs

#### Patrick Vincent, ASTC-Programs



Natural Resources Conservation Service

nrcs.usda.gov/

USDA is an equal opportunity provider, employer, and



# Who We Are and What We Do O O O O

## The NRCS is the USDA's principal agency for providing <u>conservation technical</u> <u>assistance</u> to private landowners, conservation districts, tribes and other organizations.





Natural Resources Conservation Service

# NRCS Emphasizes

- Science-based technical assistance
- Partnerships
- Voluntary, incentivebased programs
- Cooperative problem solving at the local level



### **Technical Assistance:** What's Your Vision?

- Our advice is free, and we even come to you!
- We walk the property, talk about what you're doing and offer suggestions for your consideration.





### HOW CONSERVATION PLANNING WORKS A NINE-STEP PROCESS

ldentify	2	3	4	5	6	7	8	9
Problems and	Determine	Inventory	Analyze	Formulate	Evaluate	Make	Implement	Evaluate
Opportunities	Objectives	Resources	Resource Data	Alternatives	Alternatives	Decisions	the Plan	the Plan
Initial opportunities and problems are first identified while working with the customer.	The customer identifies their objectives, while the planner guides the process so that it includes the customer's needs and values, the resource uses, and on-site and off-site ecological protection.	Natural resource, economic, and social information for the planning area is collected to further define problems and opportunities, develop alternatives, and evaluate the plan.	The planner studies the resource data and defines existing conditions for all the identified natural resources, including limitations and potentials for the desired use.	Alternatives are formulated that achieve the customer's objectives, solve identified concerns, and take advantage of opportunities to improve or protect resource conditions.	Alternatives are evaluated to determine their effectiveness in addressing the customer's problems, opportunities, and objectives.	The customer selects their preferred alternatives and works with the planner on practice implementation.	The customer implements the selected alternatives. The planner provides the land manager with detailed practice implementation information.	The planner evaluates the effectiveness of the plan in solving the resource concerns and works with the customer to make adjustments as needed.

Natural Resources Conservation Service



### Do You Have a Resource Concern?

- A **resource concern** is a threat to or degradation of your soil, water, air, plant, or animal resources to an extent that their sustainability or intended use is impaired.
- NRCS quantifies or describes resource concerns as part of a comprehensive conservation planning process that includes client objectives as well as human and energy resources.



## Financial Assistance to Reach Your Goals



- Once you have a plan, we help you understand Farm Bill Programs and consider options for financial assistance.
- If you own the land and are new to our programs, you'll need to take a copy of your deed and plat to the Farm Service Agency (FSA) to get a Farm and Tract number.

### **Environmental Quality Incentives Program (EQIP)**









#### Livestock / Wildlife Programs

- At least 50 percent of available FY2022 EQIP funds is allocated to livestock-related resource concerns.
- A minimum of 10 percent must be committed for wildlife concerns.
- Four target species under Working Lands for Wildlife: American Black Duck, Bobwhite Quail, Golden-Winged Warbler and Eastern Hellbender

### Equal Access for All: Underserved Audiences

Targeted funding is available for:

- Beginning Farmers
- Socially Disadvantaged Farmers
- Limited Resource Farmers
- Producers in persistent high-poverty counties (Strikeforce)



### High Tunnel System (Practice 325)

- Helps producers extend the growing season by starting plants earlier in the Spring and growing later into the Fall.
- One-time incentive payment made when the practice is established according to manufacturer's specifications.
- Applicants may not fabricate their own high tunnels.





# Conservation Stewardship Program

Helps agricultural producers and forestry landowners maintain and improve their existing conservation systems.

CSP is ideal for producers and landowners who:

- Have completed several EQIP contracts
- Already have met the majority of resource concerns on their land
- Have some resource concern needs but may not rank high in EQIP

#### Agricultural Conservation Easement Program (ACEP)

ACEP provides financial and technical assistance to help conserve agricultural lands and wetlands and their related benefits.

Agricultural Land Easement (ALE) component, NRCS works through organizations with existing easement programs to protect working agricultural lands and limit non-agricultural uses.

Wetland Reserve Easement (WRE) component, NRCS directly assists landowners interested in restoring, protecting and enhancing enrolled wetlands.

### Conservation Innovation Grants (CIG)



The CIG program enables us to work with public and private partners to evaluate and accelerate adoption of new approaches to natural resource protection.

Proposals should focus on research, demonstrations, outreach and educational initiatives to advance adoption of practices in Virginia.

In the past grants have been awarded for projects between one- and three-years duration with a maximum single award ranging from \$75k - \$300K based on funding availability.

State and local units of government, non-governmental organizations, tribal organizations and individuals are eligible to apply. Request for proposals are usually announced in March or April.

# Urban Ag Priorities

Expand conservation tools and support to address the unique needs of urban farmers and communities nationwide.

- Urban Ag Office in Richmond
- Peoples Garden Initiative
- New fund pool for Urban Farmers
- Urban Ag Subcommittee





United States Department of Agriculture

#### **Natural Resources Conservation Service**

How to Get Assistance from NRCS

for Farms, Ranches and Forests

Steps to Assistance

## PLANNING

H

Visit your local NRCS field office to discuss your goals and work with staff on a conservation plan.

#### **APPLICATION**

With the help of NRCS, complete an application for financial assistance programs. ELIGIBILITY

Find out if you're eligible for NRCS' variety of financial assistance programs. RANKING

NRCS ranks applications according to local resource concerns. IMPLEMENTING

Put conservation to work by signing a contract and implementing conservation practices.



#### **Application - Contract Timeline**



- Though we take applications throughout the year, we announce signup periods to make funding decisions. Our EQIP, CSP, ACEP application deadline for the FY23 fiscal year is November 4, 2022.
- Applications selected for funding usually happens within two weeks after the ranking deadline.

Natural Resources Conservation Service





#### Get Started at Your USDA Service Center

USDA Service Centers are offices where you can typically meet face-to-face with USDA, Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) staff to discuss your vision, goals, and ways USDA can help. In most places, both agencies are co-located in the same service center. Depending on your needs, you will likely work with both the FSA offices and NRCS offices. In total, USDA employs FSA and NRCS staff members in 2,300 offices nationwide.

- New to farming?
  - · Contact Your Beginning Farmer and Rancher Coordinator
  - Factsheet for Beginning Farmers and Ranchers
  - Need a translator? Learn more about free, real-time <u>Translation Services</u>
  - Our <u>Guide to USDA Resources for Historically Underserved Farmers and Ranchers</u> has a worksheet to help you
    prepare for your first visit.



#### Service Centers for Accomack

The Farm Service Agency provides services related to loans, disaster assistance programs, and more. The Natural Resources Conservation Service Office provides services related to conservation programs and more. Please call for additional information.

Accomac Service Center Farm Service Agency Office (757) 787-3581

Contact H.L. Kellam <u>hl.kellam@usda.gov</u>

Accomac Service Center Natural Resources Conservation Service Office (757) 787-3581

Physical Address 22545 Center Pkwy Accomac, VA 23301-1330 <u>Get Directions</u> @

Mailing Address Mailing Address not -1330 available

Contact Jenny Templeton iennifer.templeton@usda.gov

Courtland Service Center Rural Development (757) 653-2532 Physical Address 22313 Main St Courtland, VA 23837-1026 Get Directions Ø

Mailing Address Southampton Office Building # 2 22329 Main Street Courtland, VA 23837-1026

Contact Myron Wooden myron.wooden@usda.gov



#### https://www.farmers.gov/working-with-us/USDA-service-centers



#### Websites of Interest

NRCS Virginia Homepage – <u>https://www.nrcs.usda.gov/conservation-basics/conservation-by-state/virginia</u>

EQIP - <u>https://www.nrcs.usda.gov/programs-initiatives/eqip-environmental-quality-incentives/virginia/environmental-quality</u>

#### CSP -

https://www.nrcs.usda.gov/programs-initiatives/csp-conservation-stewardship-program/virginia/conservation-steward ship-program

Agricultural Conservation Easement Program (ACEP) <u>https://www.nrcs.usda.gov/programs-initiatives/csp-conservation-stewardship-program/virginia/conservation-stewardship-program</u>

Conservation Innovation Grants (CIG) https://www.nrcs.usda.gov/programs-initiatives/cig-conservation-innovation-grants/virginia/conservation-innovation-g rants

Virginia Payment Schedules - https://www.nrcs.usda.gov/getting-assistance/payment-schedules

GovDelivery - https://public.govdelivery.com/accounts/USDAFARMERS/subscriber/new

Natural Resources Conservation Service

hrcs.usda.gov/



**United States Department of Agriculture** 

#### **Any Questions?**



Patrick Vincent, ASTC-Programs <u>patrick.vincent@usda.gov</u> (804) 287-1642




# Stephen Versen

Manager, Office of Agriculture and Forestry Development, Virginia Department of Agriculture and Consumer Services

#### VIRGINIA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES MARKETING AND DEVELOPMENT SERVICES

VIRGINIA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES MARKETING AND DEVELOPMENT

## VDACS OFFICE OF AGRICULTURE AND FORESTRY DEVELOPMENT (OAFD)

Virginia Department of Agriculture and Consumer Services 102 Governor Street | Richmond, VA | 23225

### **CONNECT WITH US!**

- **Specialized knowledge** in agriculture and forestry related projects
- **<u>Connections</u>** within agriculture and forestry industries
- Relationships within VDACS, Dept. of Forestry, and the Office of the Secretary of Agriculture and Forestry
- Relationships with Farm Bureau, USDA, Virginia Tech, Virginia State and other key ag resource organizations
- Administer <u>AFID and VFAIF grant programs</u>

#### VIRGINIA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES MARKETING AND DEVELOPMENT SERVICES



The Governor's Agriculture and Forestry Industries Development Fund

#### An Economic Development Resource for Virginia's Agriculture, Food & Forestry Industries

Virginia Department of Agriculture and Consumer Services 102 Governor Street | Richmond, VA | 23225

🔽 f 📴 🛛 www.vdacs.virginia.gov

## AFID PROGRAM BACKGROUND

In 2012, the General Assembly created Governor's Agriculture & Forestry Industries Development Fund (AFID)

**<u>Goal</u>:** To encourage localities to better incorporate Agriculture & Forestry into their overall economic development efforts

Initially two programs, now three programs!

### **AFID: ONE FUND, THREE PROGRAMS**

- AFID Facility Grants: Economic development incentivize grants for new and expanding agribusinesses. Examples: Virginia Sparkling Company start-up, Winery at Bull Run expansion, Sage Bird Cider start-up
- AFID Planning Grants: Money for local planning efforts and initiatives supporting broader Ag & Forestry industry. Examples: Albemarle Co Wine Center Feasibility study, CSPDC's Fields of Gold agritourism initiative
- AFID Infrastructure Grants: New small grant (\$25K) program supporting local food and farming infrastructure. Examples: New bottling equipment at custom crush facility, shared sprayer for multiple small vineyards \*Only local governments can apply, matching \$ required

## **AFID FACILITY GRANTS**

- Traditional economic development incentive grant program specifically for agribusiness
- State and Local incentives in exchange for a company's commitment to create new jobs, make investment, add value to at least 30% Virginia-grown purchases/production
- Application by City/County, requires local matching funds
- Applications accepted on a rolling basis

**Richlands Creamery – Dinwiddie County** 



· DINWIDDIE · VIRGINIA ·



- □ \$1.7M cap ex
- □ 17 new jobs
- □ \$959,071 Virginia-grown milk purchases

#### AFID Grant Award: \$20,000



Little Austria – Loudoun County

New producer of authentic Austrian apple strudels, breads & pastries

- □ \$371k cap ex
- $\Box$  5 new jobs
- □ \$36,000 Virginia-grown apple purchases

#### AFID Grant Award: \$13,700





SUPPORTING LOCAL FAMILY FARMS

Shenandoah Valley Organic – City of Harrisonburg

Expansion of organic poultry processor; company's second AFID award

- □ +\$62*M* cap ex
- □ 110 new jobs
- □ +\$40.5M Virginia-grown poultry purchases



AFID Grant Award: \$500,000

**Hidden Pines Meat Processing – Madison County** 

Expansion of seasonal wild game processor to offer USDA inspected meat processing services

- □ \$491k cap ex
- □ 7 new jobs
- □ \$1,275,805 Virginia-grown livestock

AFID Grant Award: \$40,000





#### **AFID FACILITY GRANT AWARDS BY INDUSTRY** - \$5,727,400

Ag Processing

Craft Beverage Forestry

- \$1,937,500

- \$2,590,000

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## **AFID FACILITY GRANT EXAMPLES**



#### **AFID FACILITY GRANT AWARDS**

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### The Short Story on Government Assistance for Small Business:

- 1. Assistance in developing business plan
- 2. Technical assistance with production
- 3. Help in finding/training employees
- 4. Assistance with marketing

### **AFID PLANNING GRANTS**

- Grants to Cities and Counties to better integrate Ag & Forestry (including seafood & aquaculture) into economic development efforts
- Matching grants up to \$20,000/locality or \$35,000/region
- Dollar-for-dollar local match required; in-kind, non-profit contributions, Federal and private grants can be used
- Requires the active participation of a local Ag and/or Forestry board, committee or working group
- Applications accepted on rolling basis



## **AFID PLANNING GRANT EXAMPLES**

- **Lee County -** Produce Auction Feasibility Study
- **Loudoun County -** E-commerce Platform for Farmers' Market
- **Rockingham County -** Anaerobic Digester Feasibility Study
- **Charlotte County –** Staff support for new vegetable co-op
- **Floyd County -** Cold storage and e-commerce platform
- **Roanoke County –** Forest-grown medicinal herb production
- **Pulaski County -** Commercial kitchen market/feasibility study

#### **Program Overview**

- Reimbursable grants of up to \$25,000
- Awarded to Counties, Cities, IDAs/EDAs, PDCs to support projects by those entities or non-profits, private businesses, other groups
- Only one active AFID Infrastructure grant at a time
- Grant funds must primarily be used for capital expenditures
- Reduced match for projects in economically distressed localities, underserved communities or for those benefiting multiple small-scale producers

#### **Priority Grant Areas**

Focus is on supporting new infrastructure benefitting multiple, small food and farming enterprises

From the Code - Guidelines shall favor projects that establish or maintain:

- farmers markets
- food hubs
- processing facilities that are primarily locally-owned
- projects that create infrastructure in proximity to small-scale agricultural producers



#### **Administration**

- Two grant rounds annually (for now)
  - October 1 November 15; awards announced in December
  - April 1 May 30; awards announced in June
- Grant period of up to 2 years
- Up to 75% of funds paid out during grant period; final 25% paid at closeout
- Reporting requirements:
  - Interim report after 1 year (if needed)
  - Final report at close of project period



#### **Matching Funds**

- Program is meant to be flexible, but to ensure we are supporting high-quality projects, we require there to be strong local support
- Strong local support is evidenced by applicant's letter of support from chief elected or appointed official *and* tangible local match
- Every AFID dollar must be matched by a dollar brought to the project by the applicant (known as Total Match)
- To make the program more accessible, reduced match options exist



#### AFID INFRASTRUCTURE GRANTS Funded Projects

Inaugural grant round was Fall 2021; awards announced in December 2021

Project Description	Locality	Award Amount
Equipment for New Meat Processer	Floyd County	\$23,124
New Boilers for Community Canneries	Franklin County	\$25,000
Meat Processor Improvements	City of Harrisonburg	\$25,000
Farmers' Market Improvements	Henrico County	\$16,000
Processing Equipment for Goat Dairies	King William and King and Queen Counties	\$16,675
Farmers' Market Improvements	City of Martinsville	\$4,088
New Boiler for Community Cannery	Prince Edward County	\$25,000
Produce Aggregation Infrastructure	Shenandoah County and Town of New Market	\$25,000

### **VFAIF GRANTS** Virginia Food Access Investment Fund What is VFAIF?

- Created by the General Assembly in 2020
- The only statewide program focused on local food systems by investing in new or expanding food retailers that address food access issues in low-income, low-access communities
- Funds are to be used for business development, construction, rehabilitation, equipment upgrades and expansion of grocery stores, small food retailers, and innovative food retail projects
- CDFI Partnership

#### **VFAIF GRANTS** Virginia Food Access Investment Fund

**Equitable Food Oriented Development (EFOD)** A development strategy that uses food and agriculture to create economic opportunities and healthy neighborhoods and that explicitly seeks to build community assets, pride, and power by and with low-income, low-access communities

#### What does EFOD look like in terms of VFAIF?

- Community-led decision making and ownership of solutions
- Businesses that are supported to stay in the community over time
- Community economic security is developed
- Community culture is maintained and promoted

## **VFAIF GRANTS**

#### **Eligibility**

Applicants may be individuals, farms, nonprofits, organizations (including faith-based), or for-profit businesses

- Grocery stores
- Innovative food retail projects, such as mobile markets
- Small food retailers, such as convenience stores or farmers markets
- Small, limited resource or socially disadvantaged farmers
- Co-ops, community gardens, restaurants or cafes, provided there is a retail partner



### **VFAIF GRANTS**



## **VFAIF GRANT EXAMPLES**

#### **Honaker Wholesale**

- Received funding to purchase more coolers for their small, rural store Sells fresh produce in low income/low access rural area Reported that since implementing Virginia Fresh Match, their sales have
- tripled!

#### **Dona Fer Grocery Store**

- Received funding to purchase a new cooler and repair an existing cooler Sells fresh produce in low income/low access and primarily Latinx
- neighborhood The community wanted these equipment upgrades and their letters of support demonstrated that



## **VFAIF GRANTS**

#### 2022 Grant Round

- 26 applications received!
- Currently in the process of evaluating grant applications
- Hope to fund ~\$500,000 in new projects across the Commonwealth



## **Advice on Grants**

- Make a bureaucrat buddy
- Have a plan THEN find a grant
- Search before you Spend
- Call don't click

- Learn from your peers
- Bargain with your grantor
- Memorialize good answers
- Plan for the end at the beginning

### **THE BOTTOM LINE...**

- If you are a farm or business related to:
  - *D* **Food**
  - □ Forestry
  - Agriculture

and have a question, contact VDACS – we can probably help!

#### VIRGINIA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES MARKETING AND DEVELOPMENT SERVICES

#### **OFFICE OF AGRICULTURE AND FORESTRY DEVELOPMENT**

**Stephen Versen**, Manager (804) 786-6911 - <u>Stephen.Versen@vdacs.virginia.gov</u>

**Michele Bridges**, Project Manager - AFID Facility Grants

(540) 271-7201 - <u>Michele.Bridges@vdacs.virginia.gov</u>

**Jen Perkins**, Project Manager - AFID Infrastructure & Planning Grants (804) 786-1906 - <u>Iennifer.Perkin@vdacs.virginia.gov</u>

www.vdacs.virginia.gov/agribusiness

#### Grants, Loans, and Conservation Opportunities for Virginia Farmers and Agribusiness

The slides will be emailed to all participants along with a link to the recording of the webinar.



Hosted by: Central Virginia Small Business Development Center and Culpeper County Department of Economic Development



virginiasbdc.org