## FSA Direct Loan Targeting: Successful and Financially Necessary?

O. John Nuoha, Bruce L. Ahrendsen, Bruce L. Dixon, Daniel M. Settlage, and Eddie C. Chavez

#### Abstract

The Fiann Service Agency (FSA) direct farm loan program provides credit to family-sized family. including those operated by beginning farmers and wortally disadvantaged applicants. Approximately 37% of all U.S. farms are estimated to be eligible for FSA direct loans when farm size. credit needs, farming experience, and occupation are taloen into account. However, market penetration rates for various borrower cohorts range from 0.8% to 4.6% for FY 2000-2003. In general, beginning farmers have weaker financial. characteristics than non-beginning farmers. Yet, the same result is not found when comparing socially disadvantaged farmers with non-socially disadvantaged furmers, such that there are few signaficant differences or the differences in financial characteristics are inbod. Overall, results indicate PSA direct farm loan borrowers have weater financial characteristics than eligible. more FISA direct form foors borrowers, implying FISA is serving furniors likely to be denied credit by consumered at lenders.

Key words: beginning farmer, Farm Service Agency, federal direct loan, socially disadvantaged

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Review coordinated by Caham G. Turvey.

Farm Service Agency (FSA) farm loan programs are designed to provide credit to family-sized farms unable to obtain credit from conventional sources at reasonable rates and terms despite having sufficient cash flow to repay and an ability to fully securitize the loan. FSA loans are divided into loans made directly to farmers (direct) and loans made to farmers by other lenders with an FSA guarantee (guaranteed). This study focuses on direct loans.

PSA's direct farm loan program provides, short- to intermediate-term farm operating loans [OL] and long-term farm ownership [PO] loans as well as emergency (EM) loans to family-sized farms. Federal legislation mandates that portions of PO and OL loan funds be targeted to family-sized farm subgroups of socially disadvantaged (SDA) and beginning farmer (BF) applicants.

FSA recognises an SDA farmer or rancher as "one of a group whose members have: been subjected to racial, ethnic, or gender prejudice because of his or her identity as a member of the group without regard to his or her individual qualities. SDA groups are women, African Americans, American Indians, Alaskan Natives. Hispanics, Asian Americans, and Pacific Islanders' (USDA/FSA, 2006). For OL purposes, a BF is a farmer who meets the general OL eligibility criteria and has 10 or less years of farming experience. For FO purposes, a BF is a farmer who meets the general FO criteria, has 3-10 years of farming experience, and owns acreage which does not exceed 30% of the county average farm size."

<sup>1</sup> Peter to 2004, the acreage limit was 25% of the county average farm size (U.S. 7 CFR 1943.4).

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