



UNIVERSITY OF ILLINOIS
EXTENSION

Illinois Migrant Council

PREPARING A NEW GENERATION OF ILLINOIS FRUIT AND VEGETABLE FARMERS

a USDA NIFA BEGINNING FARMER AND RANCHER
DEVELOPMENT PROGRAM PROJECT
GRANT # 2012-49400-19565

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**PREPARING A NEW GENERATION
OF ILLINOIS FRUIT AND VEGETABLE FARMERS**
**PROGRAMS FROM THE USDA FARM SERVICE AGENCY,
USDA NATURAL RESOURCES CONSERVATION SERVICE,
AND ILLINOIS' SMALL BUSINESS DEVELOPMENT CENTERS**

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Roles ...

Organization	Primary Service to New Fruit and Vegetable Farmers
United States Department of Agriculture Farm Service Agency	Microloans and operating loans
United States Department of Agriculture Natural Resources Conservation Service	Technical assistance and EQIP financial assistance for specific conservation practices
Illinois Small Business Development Centers	Assistance in development of business plans and financial assessment skills

Additional service agencies:

- USDA Risk Management Agency
- Farm Credit

USDA Farm Service Agency: <http://www.fsa.usda.gov/FSA/>



You are here: [FSA Home](#) / [State Offices](#) / Illinois

WELCOME

Scherrie V. Giamanco
State Executive Director

Stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster are the missions of the U.S. Department of Agriculture's Farm Service Agency (FSA). FSA was set up when the Department was reorganized in 1994; though its name has changed over the years, the Agency's relationship with farmers goes back to the 1930s. At that time, Congress set up a unique system under which Federal farm programs are administered locally. Farmers who are eligible to participate in these programs elect a three- to five-person county committee, which reviews county office operations and makes decisions on how to apply the programs. This grassroots approach gives farmers a much-needed say in how Federal actions affect their communities and their individual operations. After more than 60 years, it remains a cornerstone of FSA's efforts to preserve and promote American agriculture.

Spotlights

To have news releases sent directly to your email go to the [FSA subscription page](#).

[Conduct USDA Business Online by creating an eAuthentication account](#)

Illinois FLP Guaranteed Newsletters

◦ [Volume 13-01](#)

[Agriculture Secretary Vilsack and Assistant Attorney General West Announce Process to Resolve Discrimination Claims of](#)

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FSA farm loan programs provide loans, loan guarantees, and business planning to eligible farm operators and owner / operators

FSA partners with commercial lenders

FSA is the "Lender of First Opportunity"

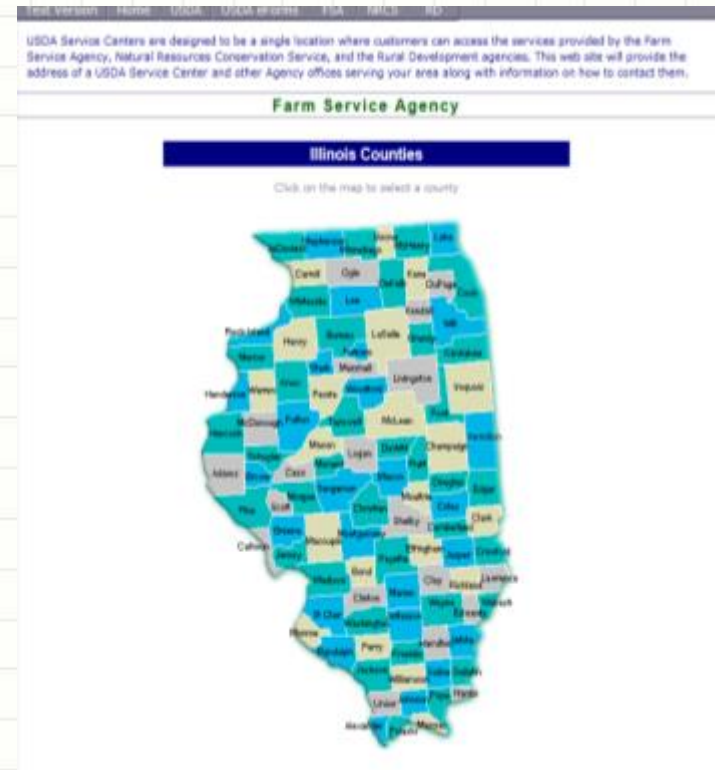


Find your county FSA office at

<http://offices.sc.egov.usda.gov/locator/app?state=il&agency=fsa>

Loan Products

1. Microloans
2. Farm Operating
3. Farm Ownership
4. Guaranteed Loans



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Loan Eligibility

- Test for credit
- Farm experience and managerial ability
- Good credit history
- Owner/operator of a family sized farm
- Positive repayment ability
- U.S. Citizen or legal resident
- Borrower training



Microloan

- Improves access to credit
- Reduces the paperwork burden
- 1 year of farm operating and management experience
- Maximum loan amount of \$50,000
- Repayment period range from 1- 7 years
- These loans are for smaller farming operations and niche agriculture commodity producers
- 70% of the farms in the US have gross sales under \$25,000

Illinois Microloans

- Plastic mulch layer



- Water-wheel transplanter



Direct Operating Loans



- Direct **annual** operating loans
 - » \$300,000 maximum loan amount
 - » Maximum term is 18 months
- Direct **term** loans
 - » \$300,000 maximum loan amount
 - » Maximum term is 7 years

1 year of farming operating and management experience

Essential Farm Operations

Loan Purposes

- Start up expenses
- Crop expenses
- Tools & equipment
- Livestock
- Minor farm improvements
- Irrigation equipment



FSA also administers the Noninsured Crop Disaster Assistance Program (NAP)

- FSA County Office
- Eligible Crops
- Application & Fee
- Crop Reporting



USDA Natural Resources Conservation Service

<http://www.nrcs.usda.gov/wps/portal/nrcs/site/national/home/>



NRCS provides ...
Technical Assistance

- On-site advice on effective practices

Financial Assistance

- CSP - Conservation Stewardship Program: maintenance of existing conservation activities and adoption of additional conservation activities – called enhancements
- EQIP – Environmental Quality Incentives Program: includes cost-sharing for pollinator habitat, cover crops, seasonal high tunnels, organic transition, additional practices

Programs for historically underserved populations: limited resource farmers, beginning farmers, socially disadvantaged farmers

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Find your local USDA NRCS office at

<http://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/il/home/?cid=stelprdb1117095>

Note: You must register your farm with FSA in order to participate in NRCS EQIP or CSP.

Illinois Field Office Directory Map

Click on a county for field office information.



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Illinois Small Business Development Centers

<http://www.illinois.gov/dceo/smallbizassistance/beginhere/pages/sbdc.aspx>

ILLINOIS
DEPARTMENT OF COMMERCE & ECONOMIC OPPORTUNITY

WHY ILLINOIS | SMALL BUSINESS ASSISTANCE | EXPANSION/RELOCATION | WORKFORCE DEVELOPMENT | COMMUNITY SERVICES

BEGIN HERE

- Small Business Development Centers (SBDC)
- Technology, Innovation and Entrepreneurship Services
- International Trade Centers
- Procurement Technical Assistance Centers (PTAC)
- Small Business Environmental Assistance Program
- Resources
- Search for Answers
- Step by Step Guide to Starting a Business
- Publications and Business Guides

Services Include

- One-on-one business advice and management assistance.
- Assistance with the development of business plans.
- Help with accessing market information and the development of marketing plans.
- Assistance with accessing business financing programs.
- Assistance with financial analysis and planning.
- Access to business education and training opportunities.
- Specialized services in technology, innovation and entrepreneurial development.

[Click here to find SBDCs in your area](#)

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See

<http://www.blipstar.com/blipstarplus/viewer/blipstar.php?uid=5161672> to search for the nearest SBDC

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Contact sites

Organization	Website
USDA Farm Services Agency	http://www.fsa.usda.gov/FSA/
USDA FSA -- Illinois	http://www.fsa.usda.gov/FSA/stateoffapp?mystate=il&area=home&subject=landing&topic=landing
USDA Natural Resources Conservation Service	http://www.nrcs.usda.gov
USDA NRCS -- Illinois	http://www.il.nrcs.usda.gov
Illinois Small Business Development Centers	http://www.illinois.gov/dceo/smallbizassistance/beginhere/pages/sbdc.aspx

To reach us ... if you need help reaching FSA, NRCS, or SBDC offices ...

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