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## News Release

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### **New FLAG Publication, *Farmers' Guide to the Farm Service Agency Microloan Program*, Now Available**

ST. PAUL, MINN. – Farmers' Legal Action Group (FLAG) is pleased to announce the release of a comprehensive publication, the *Farmers' Guide to the Farm Service Agency Microloan Program*, written to help farmers understand the new category of Operating Loans, called Microloans, now being offered by the United States Department of Agriculture (USDA) Farm Service Agency (FSA). The guide is available for free download at [www.flaginc.org](http://www.flaginc.org).

In January 2013, USDA announced a new Microloan program designed to offer a more streamlined process in the existing FSA Operating Loan program for farmers who run small-scale farm operations, including beginning farmers and immigrant and minority farmers. Under this new program, FSA will make loans of up to \$35,000 to farmers for farm operating expenses.

Many farmers who will be interested in this new Microloan program will never before have taken out a loan for their farming operations, whether because they have been discouraged by the complicated application process for standard farm operating loans, have recently grown past the size where they can farm without operating credit, or simply did not know that credit was available for their farm operations.

“While the new Microloan program can really provide a much needed boost to smaller-scale farmers, many are unfamiliar with the process of working with FSA to get and

maintain a loan,” said Equal Justice Works Fellow and FLAG Staff Attorney Jennifer Kalyuzhny, who authored the guide. “*The Farmer’s Guide to the Farm Service Agency Microloan Program* can help these farmers know what to expect when applying for Microloans, paying off the loans, or dealing with any repayment problems.”

Farmers can use the guide as a helpful reference tool throughout all stages of the life of a Microloan. Using the guide’s main Table of Contents, readers can easily find answers to questions on such topics as:

- Farm operating loan basics
- How FSA loan programs work
- Understanding your “credit history”
- Microloan eligibility, terms, and authorized purposes
- The Microloan application process
- Appealing the denial or change of a Microloan application
- Creating and following a Farm Business Plan with FSA
- Primary loan servicing and other options for distressed borrowers.

The *Farmers’ Guide to the Farm Service Agency Microloan Program* is accessible on FLAG’s website ([www.flaginc.org](http://www.flaginc.org)) and can be downloaded free of charge. Hard copies can be purchased for \$12.50 each, plus shipping; please contact FLAG to order (651-223-5400). This guide was funded in part by Skadden Fellowship Foundation, Equal Justice Works, Northwest Area Foundation, and Legal Services Advisory Committee.

*Farmers’ Legal Action Group is a nonprofit law center dedicated to providing legal services and support to family farmers and their communities in order to help keep family farmers on the land.*

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