**Agricultural, Grant, Research and Innovation (AGRI) Program**

**Financial Assistance Programs**

- **Agricultural Chemical Response & Reimbursement Account**
  - Reimburses costs incurred while cleaning up agricultural chemical (pesticide and fertilizer) incidents.

- **Compensation for Crops Damaged by Elk**
  - Reimburses farmers and ranchers for crop damage caused by elk in parts of Minnesota.

- **Wolf Depredation Compensation**
  - Reimburses livestock owners for losses caused by wolves and offers tips to prevent wolf depredation.

- **Dairy Profitability & Enhancement Teams**
  - Teams of professionals help producers increase farming profitability and make a plan to transfer their farm to the next generation.

- **Dairy Business Planning Grant**
  - Grants encourage dairy business planning and modernization activities of Minnesota dairy farms.

- **Specialty Crop Grants**
  - Grants help specialty crop growers increase the competitiveness of fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops, including floriculture.

- **Forest Protection Reserve Appropriation**
  - Grants aid municipalities and organizations in preparing for new infestations of emerald ash borer or to respond to existing infestations.

- **Wolf-Livestock Conflict Prevention Grants**
  - Grants to cover costs of approved practices to prevent wolf-livestock conflicts.

- **Bee Kill Compensation Program**
  - Allows for compensation to beekeepers when an MDA investigation determines “acute pesticide poisoning” as the cause of hive death.

- **Beginning Farmer Tax Credit**
  - The Minnesota Beginning Farmer Tax Credit provides tax credits for the rent or sale of farm land or a variety of farm assets to beginning farmers. This includes incentives for the sale of farm land.

- **Minnesota Agricultural Water Quality Certification Program (MAWQCP) Financial Assistance Grant**
  - Grants of up to $5,000 for producers seeking certification under the MAWQCP.

- **Minnesota ROPS Rebate Program**
  - 70% rebates for tractor rollover protective structures (ROPS) with a maximum out-of-pocket cost of $500. Call 1-877-ROPS-R4U and press 2.

- **Farm Advocate Program**
  - Our Farm Advocate Program provides farmers, small business operators and other residents with one-on-one assistance in accessing federal aid and other resources available to them in a time of crisis.

For more information about these programs, contact:

**Minnesota Department of Agriculture**
625 Robert Street North
St. Paul, MN 55155
651-201-6000

All financial assistance programs are subject to changes and applicant eligibility. Please visit the MDA’s Grants, Loans, & Financing webpage for more information at www.mda.state.mn.us/grants.aspx.

In accordance with the Americans with Disabilities Act, this information is available in alternative forms of communication upon request by calling 651-201-6000. TTY users can call the Minnesota Relay Service at 711. The MDA is an equal opportunity employer and provider. File Name: Financial Assistance Programs Brochure.indd 10/26/2020.
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<th>Program</th>
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<tr>
<td><strong>AgBMP Loans</strong></td>
<td>• $200,000 maximum loan</td>
<td>Any project or practice that helps water quality such as conservation equipment, feedlot improvements, manure management, well improvements, and any septic system, as well as many other practices that can be reviewed by your local government.</td>
<td>• Maximum loan length of 10 years</td>
<td>Lender may charge customary fees</td>
<td>AgBMP: no fee</td>
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<tr>
<td><strong>RFA Beginning Farmer Loan Program</strong></td>
<td>• RFA participation: 45% of first mortgage with a maximum of $400,000</td>
<td>Purchase of farm real estate</td>
<td>• RFA portion - 2.0% interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Applicant must farm unit and/or be interested in becoming a full-time farmer. Net worth of less than $851,000 (including spouse and dependents). Sufficient education or experience to succeed in intended farming practice. Agree to enroll in farm business management program and consult with your local Soil and Water Conservation District Office. Agree to obtain credit life insurance to cover the purchase property.</td>
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<tr>
<td><strong>RFA Seller-Assisted Loan Programs</strong></td>
<td>• RFA participation: 45% of first mortgage with a max. of $400,000</td>
<td>Finance capital improvements to farming operations. Can be used to improve land and/or structures, efficiency, productivity, or increase farm income. Also includes wind energy conversion up to one megawatt (limited refinancing).</td>
<td>• RFA portion - 2.5% interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Applicant must farm unit and/or be interested in becoming a full-time farmer. Net worth of less than $851,000 (including spouse and dependents). Sufficient education or experience to succeed in intended farming practice. Agree to enroll in farm business management program and consult with your local Soil and Water Conservation District Office. Agree to obtain credit life insurance to cover the purchase property.</td>
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<td><strong>RFA Agricultural Improvement Program</strong></td>
<td>• RFA participation: 45% of first mortgage with a max. of $400,000</td>
<td>• Lender may charge customary fees</td>
<td>• RFA portion - 2.5% interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Applicant must farm unit and/or be interested in becoming a full-time farmer. Net worth of less than $851,000 (including spouse and dependents). Sufficient education or experience to succeed in intended farming practice. Agree to enroll in farm business management program and consult with your local Soil and Water Conservation District Office. Agree to obtain credit life insurance to cover the purchase property.</td>
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<tr>
<td><strong>RFA Livestock Expansion Program</strong></td>
<td>• RFA participation: 45% of first mortgage with a max. of $352,000</td>
<td>Finance improvements to livestock facilities (purchase of livestock not allowed)</td>
<td>• RFA portion - 2.5% interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation. Net worth of less than $1,809,000 (including spouse and dependents). Have operating expenses that do not exceed 95% of income. Have received 50% of gross income from farming in past three years.</td>
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<tr>
<td><strong>RFA Restructure II Program</strong></td>
<td>• RFA participation: 45% of first mortgage with a max. of $325,000</td>
<td>Restructure of agricultural debt for farmers in good credit standing experiencing trouble meeting cash flow due to adverse events.</td>
<td>• RFA portion - 2.5% interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation. Net worth of less than $1,809,000 (including spouse and dependents). Have operating expenses that do not exceed 95% of income. Have received 50% of gross income from farming in past three years.</td>
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<tr>
<td><strong>RFA Livestock Equipment Loan Program</strong></td>
<td>• RFA participation: 45% of equipment loan with a max. of $100,000</td>
<td>Finance the purchase of livestock equipment for housing, confinement, feeding, watering, fencing, milk production and waste management (no refinancing).</td>
<td>• RFA portion - 2% fixed interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation. Net worth of less than $1,809,000 (including spouse and dependents). Have operating expenses that do not exceed 95% of income. Have received 50% of gross income from farming in past three years.</td>
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<tr>
<td><strong>RFA Disaster Recovery Loan Program</strong></td>
<td>• RFA participation: 45% of loan with a max. of $200,000</td>
<td>Finance, repair or replacement of structures and resources not covered by insurance after natural disaster. Replace floods, make building improvements, or cover loss of revenue due to avian influenza.</td>
<td>• 0% or less fixed interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Certify that the damage or loss was sustained within a county that was subject of a state or federal disaster declaration, or due to avian influenza. Have received 30% of average gross annual income from farming in past three years.</td>
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<tr>
<td><strong>RFA Value-Added Stock Loan Program</strong></td>
<td>• RFA participation: 45% of loan with a maximum of $40,000</td>
<td>Finance the purchase of stock shares in commodity processing business.</td>
<td>• 2% fixed interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Producer must grow the ag product which is to be processed by an agricultural product processing facility. Have a total net worth of less than $484,266 (indexed for inflation), including the assets and liabilities of spouse and dependents. Provide evidence that the practices implemented and capital assets purchased will be properly managed and maintained. Have not previously received a loan under this program.</td>
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<tr>
<td><strong>Methane Digester Loan Program</strong></td>
<td>• $250,000</td>
<td>Finance the purchase and construction of a system designed to produce electricity from manure. May be used as match for Federal loan/grant.</td>
<td>• 0% interest rate</td>
<td>$100 application fee (non-refundable)</td>
<td>Provide evidence that the practices implemented and capital assets purchased will be properly managed and maintained. Have not previously received a loan under this program.</td>
</tr>
<tr>
<td><strong>Farm Opportunity Loan Program</strong></td>
<td>• 45% of the principal amount up to $100,000 per individual</td>
<td>Finance machinery or equipment to add value to crops or livestock; adopt best management practices; reduce or improve management of ag inputs resulting in environmental improvements; or increase production of on-farm energy (no refinancing).</td>
<td>• 2% fixed interest rate</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td>Must farm unit and farm full-time. Show financial need and ability to repay loan.</td>
</tr>
<tr>
<td><strong>Pilot Agriculture Microloan Loan Program</strong></td>
<td>• Max Loan of $20,000 or 70% of the Farms Marketable product value whichever is less</td>
<td>Assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow for working capital.</td>
<td>• up to a max of 10% interest</td>
<td>RFA: $10 application fee (non-refundable)</td>
<td></td>
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<tr>
<td><strong>RFA Beginning Farmer/Aggie Bond</strong></td>
<td>• $533,500 max loan</td>
<td>Purchase of farmland, buildings, new or used depreciable ag property such as breeding livestock, dairy livestock, and machinery.</td>
<td>• Reduced interest rate for buyer and tax benefit for lender</td>
<td>RFA: $50 application fee (non-refundable) 1.50% origination fee</td>
<td>Net worth less than $851,000. Never have owned more than 30% of county median sized farm. Agree to enroll in farm business management program and consult with local Soil and Water Conservation District.</td>
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</tbody>
</table>

For More Information on Low Interest Loans ☑️ RFA: 651-201-6004 www.mda.state.mn.us/agfinance ☑️ AgBMP: 651-201-6618 www.mda.state.mn.us/agbmploan