Additional Grants, Rebate, Compensation and Advocate Programs

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

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

Beginning Farmer Tax Credit
www.mda.state.mn.us/bfc
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.

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

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

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

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.

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

Minneapolis 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
Provides a 70% rebate for installing tractor rollover protective structures (ROPS) with a maximum out-of-pocket cost of $500.

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.

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

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

For more information about these programs, contact:
Minnesota Department of Agriculture
625 Robert Street North
St. Paul, MN 55155
Office: 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.
## Low Interest Loans

<table>
<thead>
<tr>
<th>Program</th>
<th>Funding Limits</th>
<th>Use of Proceeds</th>
<th>Terms and Maturity</th>
<th>Fees</th>
<th>Qualifications</th>
</tr>
</thead>
</table>
| AgBMP Loans                                  | • $200,000 maximum loan                          | Any project or practice that helps water quality such as conservation fragile equipment, feedlot improvements, manure management, equipment, well improvements, and any septic system, as well as many other practices that can be reviewed by your local government | • Maximum loan length of 10 years         | Lender may charge customary fees  
AgBMP: no fee                                                                 | • Project must protect or improve water quality  
• Farmer, Rural Landowner, or Farm Supply Business may apply  
• Contact your local government to review and approve projects. Local contacts can be found at www.mda.state.mn.us/agbmlploan |
| RFA Beginning Farmer Loan Program            | • RFA participation: 45% of first mortgage with a maximum of $400,000 | Purchase of farm real estate                                    | • RFA portion: 3.0% interest rate        | RFA: $10 application fee (non-refundable)                 | • Applicant must farm unit and/or be interested in becoming a full-time farmer  
• Net worth of less than $903,000 (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 the property |
| RFA Seller-assisted Loan Programs            | • Farmer, Rural Landowner, or Farm Supply Business may apply  
• Total of all outstanding loans cannot exceed $200,000           | • Full-time farmer  
• Owner of land or equipment  
• Apply for a loan  
• Have a need for additional capital  
• RFA Seller-assisted Loan Programs: no fee  
• $250,000 max loan  
• $62,500 max for used depreciable asset | • Total of all outstanding debts cannot exceed $200,000       | Lender may charge customary fees  
AgBMP: no fee                                                                 | • Farmer, Rural Landowner, or Farm Supply Business may apply  
• Contact your local government to review and approve projects. Local contacts can be found at www.mda.state.mn.us/agbmlploan |
| RFA Agricultural Improvement Program         | • RFA participation: 45% of first mortgage with a maximum of $400,000 | Finance capital improvements to farming operation. 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) | • RFA portion: -4.25% interest rate       | RFA: $50 application fee (non-refundable)                 | • Applicant must farm unit and/or be interested in becoming a full-time farmer  
• Net worth of less than $903,000 (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 the property |
| RFA Livestock Expansion Program              | • RFA participation: 45% of first mortgage with a maximum of $352,000 | Finance improvements to livestock facilities (purchase of livestock not allowed) (no refinancing)  
• Finance improvements to livestock facilities (purchase of livestock not allowed) (no refinancing) | • RFA portion: -4.5% interest rate        | RFA: $50 application fee (non-refundable)                 | • 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 $1,919,000 (including spouse and dependents)  
• Have sufficient education or experience to succeed in intended farming practice  
• Consult with your local Soil and Water Conservation District office  
• Show financial need and ability to repay loan |
| RFA Restructure II Program                  | • RFA participation: 45% of first mortgage with a maximum of $352,000 | Restructure of agricultural debt for farmers in good credit standing experiencing trouble meeting cash flow due to adverse events | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • 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 $1,919,000 (including spouse and dependents)  
• Have sufficient education or experience to succeed in intended farming practice  
• Consult with your local Soil and Water Conservation District office  
• Show financial need and ability to repay loan |
| RFA Livestock Equipment Loan Program         | • RFA participation: 45% of equipment loan with a maximum of $100,000 | Finance the purchase of livestock equipment, housing, confinement, feeding, watering, fencing, milking production and waste management (no refinancing) | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • 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 $1,919,000 (including spouse and dependents)  
• Have sufficient education or experience to succeed in intended farming practice  
• Consult with your local Soil and Water Conservation District office  
• Show financial need and ability to repay loan |
| RFA Disaster Recovery Loan Program           | • RFA participation: 45% of loan with a maximum of $200,000 | Finance, repair or replacement of structures and resources not covered by insurance after natural disaster. Replace feeds, make building improvements, or cover loss of revenue due to avian influenza | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • 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 $1,919,000 (including spouse and dependents)  
• Have sufficient education or experience to succeed in intended farming practice  
• Consult with your local Soil and Water Conservation District office  
• Show financial need and ability to repay loan |
| RFA Value-Added Stock Program                | • RFA participation: 45% of loan with a maximum of $40,000 | Finance the purchase of stock shares in commodity processing business | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • 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 $1,919,000 (including spouse and dependents)  
• Have sufficient education or experience to succeed in intended farming practice  
• Consult with your local Soil and Water Conservation District office  
• Show financial need and ability to repay loan |
| Methane Digester Loan Program                | • RFA participation: 45% of loan with a maximum of $40,000 | Finance the purchase and construction of a system designed to produce electricity from manure | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • Must farm unit and farm full-time  
• Show financial need and ability to repay loan |
| Farm Opportunity Loan Program               | • No more than 95% of purchased stock value will be loaned | Finance the purchase and construction of a system designed to produce electricity from manure | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • Must farm unit and farm full-time  
• Show financial need and ability to repay loan |
| Farm Opportunity Loan Program               | • RFA participation: 45% of loan with a maximum of $40,000 | Finance the purchase and construction of a system designed to produce electricity from manure | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • Must farm unit and farm full-time  
• Show financial need and ability to repay loan |
| Pilot Agricultural Microloan Program        | • Max Loan of $20,000 or 70% of the Farms Marketable product value whichever is less  
• Up to a max of 6 years term | Assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow for working capital | • RFA portion: -2% fixed interest rate    | RFA: $50 application fee (non-refundable)                 | • Resident of the State of Minnesota, utilizing funds towards the production and marketing of specialty crops, with ability to repay the loan and  
• A member under Minn. Stat. § 43A.02, subd. 33 or under Minn. Stat. § 256B.06, subd. 4, par. (b) |
| RFA Beginning Farmer/Aggie Bond             | • $533,500 max loan  
• $250,000 for new depreciable property  
• $62,500 max for used depreciable asset | Purchase of farmland, buildings, new or used depreciable ag property such as breeding livestock, dairy livestock, and machinery | • Reduced interest rate for buyer and tax benefit for lender | RFA: $50 application fee (non-refundable)  
1.50% origination fee | • Net worth less than $903,000  
• 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 |

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/agbmlploan  Updated on 8/30/2022