### Application time frame: January – Feburary

Value-Added Equipment Grants
Grants provide 25% of the cost of equipment or physical
improvements that will add value to/increase sales of
Minnesota agricultural products.

### Application time frame: October – January

development projects.

Urban Agriculture Grants
Grant funds cover 100% of equipment or physical
improvement purchases and/or labor for urban youth
agricultural education and urban agriculture community

#### Application time frame: Year-Round

Tradeshow/Demonstration Support Program (TSP)
Cost-sharing of booth space and other expenses at
wholesale food tradeshows and support for in-store product
sampling demonstrations.

### Application time frame: August – December

Sustainable Agriculture Demonstration Grants Grants Grants are available to cover 100% of on-farm research and demonstrations exploring sustainable agricultural practices.

### Application time frame: Year-Round

food tradeshows.

New Markets Program
Supporting small Minnesota food and beverage companies
and farms, The New Markets Program includes 50%
Cost-Sharing for high-impact marketing activities such
as ecommerce, digital marketing, e-mail marketing, B2B
tradeshows, and store demos. The Program also coordinates
"Minnesota Pavilions" at some of the largest domestic

Application time frame: Year–Round (As long as funnding is available)

Minnesota ROPS Rebate Program Provides a 70% rebate for installing tractor rollover protective structures (ROPS) with a maximum out-of-pocket cost of \$500. Call 877-ROPS-R4U (877-767-7748).

### Application time frame: August - October

Meat, Poultry, Egg, and Milk Processing Grants
Approximately 25% reimbursement available for meat,
poultry, egg, and milk processors' cost of equipment or
physical improvements that support processing and capacity,
and will increase sales of Minnesota agricultural products.

### Application time frame: August – November

**Livestock Investment Grants**Grants provide a 10% reimbursement for the purchase, construction, or improvement of buildings or facilities for livestock production.

### Application time frame: October – January

**Assistance Grants** Grants providing needs-based Grants provide up to 75% of costs of providing needs-based technical assistance to food retailers in eligible areas.

Good Food Access Program (GFAP) Technical

### Application time frame: October – January

Good Food Access Program (GFAP) Equipment/
Physical Improvement Grants
Grants reimburse 100% of costs for retailers to buy
equipment/make physical improvements to increase the
availability of and access to affordable, nutritious and
culturally appropriate food in eligible areas.

#### Application time frame: Year-Round

Good Agricultural Practices/Good Handling Practices (GAP/GHP) Cost-Share Program Provides 75% reimbursement of costs associated with GAP/GHP certification.

Application time frame: Year–Round (As long as funnding is available)

farm) per year.

**Grain Storage Facility Safety Cost-Share** Reimburses 75% of the purchase and installation of eligible safety equipment up to \$400 per bin or silo (\$2,400 per

### Application time frame: August – December

Farm to School/Early Care Education Grants
First Bite Grants fund 100% and Full Tray Grants fund up to
50% of cost to increase the purchase and use of Minnesota
agricultural products in food service programs. Additional
equipment grants cover 50% of the cost of equipment
purchases used to increase F2S efforts.

### Application time frame: September – November

and/or value.

Crop Research Grants
Grants fund 100% of the costs associated with applied
research to improve agricultural product quality, quantity

### Application time frame: August – February

County Fair Grants
All Minnesota county fairs receive funds to preserve and promote Minnesota agriculture.

#### Application time frame: Year-Round

meet the greenhouse gas b Renewable Fuels Standard.

Bio-incentive Program
Provides production payments to encourage commercialscale production of advanced biofuels, renewable chemicals, and thermal energy production from biomass. Payments available for chemicals containing at least 51% bio-based content, and biomass thermal energy; or for fuels that meet the greenhouse gas benefit requirements of the EPA's meet the greenhouse gas benefit requirements of the EPA's

### Application time frame: Year-Round

per student.

(FBM) Scholarship Scholarships pay 50% of fuition costs of FBM education for beginning farmers. Funds support 8-10 credits per academic year, with a maximum of 40 cumulative FBM credits

Beginning Farmer Farm Business Management

### MDA Grants Hotline at 651-201-6500.

The AGRI Program awards grants and other forms of financial assistance to create agricultural jobs and support profitable businesses. For a complete list of AGRI Grants, visit www.mda.state.mn.us/grants/agri or call or call the

### Agricultural Growth, Research and Innovation (AGRI) Program

### Additional Grants, Rebate, Compensation and Advocate Programs

### Agricultural Chemical Response & Reimbursement Account

Reimburses costs incurred while cleaning up agricultural chemical (pesticide and fertilizer) incidents.

### 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 www.mda.state.mn.us/bftc

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.

### 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**

Provides a 70% rebate for installing tractor rollover protective structures (ROPS) with a maximum out-of-pocket cost of \$500. Call 877-ROPS-R4U (877-767-7748).

### **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.

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 11/30/2021

# Financial Assistance Programs













## **Low Interest Loans**

3	Program	Funding Limits	Use of Proceeds	Terms and Maturity	Fees	Qualifications
W	gBMP Loans ww.mda.state.mn.us/grants/loans/ gbmploan	<ul> <li>\$200,000 maximum loan</li> <li>May have multiple loans</li> <li>Total of all outstanding loans cannot exceed \$200,000</li> </ul>	Any project or practice that helps water quality such as conservation tillage 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	<ul> <li>Maximum loan length of 10 years</li> <li>Maximum interest rate of 3%</li> <li>Lender may require collateral</li> <li>Borrower must meet lender's lending criteria</li> </ul>	Lender may charge customary fees AgBMP: no fee	<ul> <li>Project must protect or improve water quality</li> <li>Farmer, Rural Landowner, or Farm Supply Business may apply</li> <li>Contact your local government to review and approve projects. Local contacts can be found at <a href="https://www.mda.state.mn.us/agbmploan"><u>www.mda.state.mn.us/agbmploan</u></a></li> </ul>
w lc p	FA Beginning Farmer Loan Program ww.mda.state.mn.us/business-dev- ans-grants/beginning-farmer-loan- rogram FA Seller-Assisted Loan Programs ww.mda.state.mn.us/seller-assisted-	RFA participation: 45% of first mortgage with a maximum of \$400,000	Purchase of farm real estate	<ul> <li>RFA portion - 4.0% interest rate</li> <li>Lender and seller portion - negotiate</li> <li>Pay at least 10% down of appraisal value</li> <li>15-30 year terms</li> <li>RFA participation will balloon after 10 years</li> </ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Applicant must farm unit and be or intend to become a full-time farmer</li> <li>Net worth of less than \$903,000 (including spouse and dependents)</li> <li>Sufficient education or experience to succeed in intended farming practice</li> <li>Agree to enroll in farm business management program and consult with your local Soil and Water Conservation District office</li> <li>Agree to obtain credit life insurance to cover the purchase the property</li> </ul>
R N	an-participation-program  FA Agricultural Improvement Program  ww.mda.state.mn.us/agricultural-  provement-loan-program	RFA participation: 45% of first mortgage with a max. 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)	<ul> <li>RFA portion - 4.25% interest rate</li> <li>Lender portion - negotiate</li> <li>1-15 year terms</li> <li>RFA participation will balloon after 10 years</li> </ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Applicant must farm unit and be or intend to become a full-time farmer</li> <li>Net worth of less than \$903,000 (including spouse and dependents)</li> <li>Have sufficient education or experience to succeed in intended farming practice</li> <li>Consult with your local Soil and Water Conservation District office</li> </ul>
W	FA Livestock Expansion Program ww.mda.state.mn.us/livestock- xpansion-loan-program	RFA participation: 45% of first mortgage with a max. of \$525,000	Finance improvements to livestock facilities (purchase of livestock not allowed) (no refinancing)	<ul> <li>RFA portion - 4.5% interest rate</li> <li>Lender portion - negotiate</li> <li>1-15 year terms</li> <li>RFA participation will balloon after 10 years</li> </ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation</li> <li>Net worth of less than \$1,919,000 (including spouse and dependents)</li> <li>Show financial need and ability to repay loan</li> </ul>
N w	FA Restructure II Program ww.mda.state.mn.us/restructure-ii-loan- ogram	RFA participation: 45% of first mortgage with a max. of \$525,000	Restructure of agricultural debt for farmers in good credit standing experiencing trouble meeting cash flow due to adverse events	<ul> <li>RFA portion - 4.5% interest rate</li> <li>Lender portion - negotiate</li> <li>1-30 year terms</li> <li>RFA participation will balloon after 10 years</li> </ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Net worth of less than \$1,919,000 (including spouse and dependents)</li> <li>Have received 50% of gross income from farming in past three years</li> <li>Have operating expenses that do not exceed 95% of income</li> <li>Consult with your local Soil and Water Conservation District office</li> </ul>
v v	FA Livestock Equipment Loan Program ww.mda.state.mn.us/livestock- quipment-loan-program	RFA participation: 45% of equipment loan with a max. of \$100,000	Finance the purchase of livestock equipment for housing, confinement, feeding, watering, fencing, milk production and waste management (no refinancing)	<ul> <li>RFA portion - 2% fixed interest rate</li> <li>Lender portion - negotiate</li> <li>1-10 year terms</li> </ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation</li> <li>Net worth of less than \$490,077 (including spouse and dependents)</li> <li>Show financial need and ability to repay loan</li> </ul>
IIX	FA Disaster Recovery Loan Program ww.mda.state.mn.us/disasterloan	RFA participation: 45% of loan with a max. of \$200,000	Finance, repair or replacement of structures and resources not covered by insurance after natural disaster. Replace flocks, make building improvements, or cover loss of revenue due to avian influenza	0% or less fixed interest rate     1-10 year terms	RFA: \$50 application fee (non-refundable)	<ul> <li>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</li> <li>Have received 50% of average gross annual income from farming in past three years</li> </ul>
y v	FA Value-Added Stock Loan Program ww.mda.state.mn.us/value-added-stock- an-program	<ul> <li>RFA participation: 45% of loan with a maximum of \$40,000</li> <li>No more than 95% of purchased stock value will be loaned</li> </ul>	Finance the purchase of stock shares in commodity processing business	<ul><li>2% fixed interest rate</li><li>1-8 year terms</li></ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>Producer must grow the ag product which is to be processed by an agricultural product processing facility</li> <li>Have a total net worth of less than \$490,077 (indexed for inflation), including the assets and liabilities of spouse and dependents</li> </ul>
W	ethane Digester Loan Program ww.mda.state.mn.us/methane-digester- an-program	• \$250,000	Finance the purchase and construction of a system designed to produce electricity from manure  May be used as match for Federal loan/grant	<ul><li>0% interest rate</li><li>1-10 year terms</li></ul>	\$100 application fee (non-refundable)	<ul> <li>Provide evidence that the practices implemented and capital assets purchased will be properly managed and maintained</li> <li>Have not previously received a loan under this program</li> </ul>
w lc	orm Opportunity Loan Program ww.mda.state.mn.us/business-dev- ans-grants/farm-opportunity-loan- ogram	<ul> <li>45% of the principal amount up to \$100,000 per individual;</li> <li>45% of the principal amount up to \$250,000 per group</li> </ul>	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)	2% fixed interest rate for 10 years	RFA: \$50 application fee (non-refundable)	Must farm unit and farm full-time     Show financial need and ability to repay loan
N N	lot Agriculture Microloan Loan Program ww.mda.state.mn.us/pilot-agricultural- icroloan-program	<ul> <li>Max Loan of \$20,000 or 70% of the Farms Marketable product value whichever is less.</li> <li>Up to a max of a 6 year term</li> </ul>	Assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow for working capital	<ul><li>up to a max of 10% interest</li><li>1-6 year terms</li></ul>	RFA: \$50 application fee (non-refundable)	<ul> <li>resident of the State of Minnesota, utilizing funds towards the production and marketing of specialty crops, with ability to repay the loan. and</li> <li>a member under Minn. Stat. § 43A.02, subdiv. 33 or under Minn. Stat. § 256B.06, subdiv. 4, par. (b)</li> </ul>
w lc	FA Beginning Farmer/Aggie Bond ww.mda.state.mn.us/business-dev- ans-grants/aggie-bond-beginning- rmer-loan-program	<ul> <li>\$533,500 max loan</li> <li>\$250,000 for new depreciable property</li> <li>\$62,500 max for used depreciable asset</li> </ul>	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	<ul> <li>Net worth less than \$903,000</li> <li>Never have owned more than 30% of county median sized farm</li> <li>Agree to enroll in farm business management program and consult with local Soil and Water Conservation District</li> </ul>