Application time frame: August - November

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

Application time frame: October – January

based technical assistance to food retailers in eligible Grants provide up to 75% of costs of providing needs-**Assistance Grants** Good Food Access Program (GFAP) Technical

Application time frame: October – January

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

Good Food Access Program (GFAP) Equipment/

Application time frame: Year-Round

with GAP/GHP certification. Provides 75% reimbursement of costs associated margord 916AP) Cost-Share Program Good Agricultural Practices/Good Handling Practices

Application time frame: August – December

Crop Research Grants

the cost of equipment purchases used to increase F25 programs. Additional equipment grants cover 50% of of Minnesota agricultural products in food service up to 50% of cost to increase the purchase and use First Bite Grants fund 100% and Full Tray Grants fund Farm to School

Application time frame: September – November

quantity and/or value. research to improve agricultural product quality, Grants fund 100% of the costs associated with applied

Application time frame: August – February

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

Application time frame: Year-Round

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

Application time frame: Summer/Fall

plends.

or upgrading equipment for dispensing E15 and higher service stations meeting eligibility criteria for replacing 65% reimbursement (\$199,000 maximum) to retail Awarded on competitive basis, grants provide up to Biofuels Infrastructure Grants

Application time frame: Year-Round

credits per student.

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

Beginning Farmer Farm Business Management

0059-107-159

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

Application time frame: January – Feburary

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

Application time frame: October – January

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

Application time frame: August - December

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

Application time frame: Year-Round

acquisition, marketing consulting, and store demos.. marketing, e-mail marketing, B2B tradeshows, data marketing activities such as eCommerce, digital matches those entities' investments in high-impact beverage companies, the New Markets Program Supporting the growth of Minnesota food and New Markets Program

Application time frame: August - October

agricultural products.

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

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

Cover 50 percent of the cost to hire a qualified, independent third party to create a business plan for a dairy operation.

Dairy Profitability & Enhancement Teams

Through a partnership with the Minnesota Dairy Initiative, offers teams of professionals to help producers increase farm profitability and make plans for farm transitions.

Down Payment Assistance Grant Program

\$15,000 for farmers earning less than \$250,000 annually in agricultural sales to purchase their first farm. Annual funding cycles begin in July. Grants cannot be applied retroactively to sales that have already taken place.

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.

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 6.13..23

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 farm) per year.

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-ofpocket 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.

Soil Health Financial Assistance Pilot Program Grants

The Soil Health Financial Assistance Grant provides costshare for producers or local government units for the purchase of new, used, or retrofitting of equipment for adopting soil health practices.

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/funding?field_category_target_

Financial Assistance Programs











Low Interest Loans

Contacts ► RFA: 651-201-6004 <u>www.mda.state.mn.us/agfinance</u> ► AgBMP: 651-201-6618 <u>www.mda.state.mn.us/agbmploan</u>

Program	Funding Limits	Use of Proceeds	Terms and Maturity	Fees	Qualifications
AgBMP Loans www.mda.state.mn.us/grants/loans/agbmploan	 \$200,000 maximum loan May have multiple loans Total of all outstanding loans cannot exceed \$200,000 	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	 Maximum loan length of 10 years Maximum interest rate of 3% Lender may require collateral Borrower must meet lender's lending criteria 	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/agbmploan
RFA Beginning Farmer Loan Program www.mda.state.mn.us/business-dev-loans-grants/ beginning-farmer-loan-program RFA Seller-Assisted Loan Programs www.mda.state.mn.us/seller-assisted-loan- participation-program	RFA participation: 45% of first mortgage with a maximum of \$400,000	Purchase of farm real estate	 RFA portion - 5% interest rate Lender and seller portion - negotiate Pay at least 10% down of appraisal value 15-30 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Applicant must farm unit and be or intend to become a full-time farmer Net worth of less than \$979,000 (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 Agricultural Improvement Program www.mda.state.mn.us/agricultural-improvement- 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)	 RFA portion - 5.25% interest rate Lender portion - negotiate 1-15 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Applicant must farm unit and be or intend to become a full-time farmer Net worth of less than \$979,000 (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
RFA Livestock Expansion Program www.mda.state.mn.us/livestock-expansion-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)	 RFA portion - 5.75% interest rate Lender portion - negotiate 1-15 year terms RFA participation will balloon after 10 years 	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 \$2,082,000 (including spouse and dependents) Show financial need and ability to repay loan
RFA Restructure II Program www.mda.state.mn.us/restructure-ii-loan-program	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	 RFA portion - 5.75% interest rate Lender portion - negotiate 1-30 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Net worth of less than \$2,082,000 (including spouse and dependents) Have received 50% of gross income from farming in past three years Have operating expenses that do not exceed 95% of income Consult with your local Soil and Water Conservation District office
RFA Livestock Equipment Loan Program www.mda.state.mn.us/livestock-equipment-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)	 RFA portion - 2% fixed interest rate Lender portion - negotiate 1-10 year terms 	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 \$556,605 (including spouse and dependents) Show financial need and ability to repay loan
RFA Disaster Recovery Loan Program www.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 rate1-10 year terms	RFA: \$50 application fee (non-refundable)	 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 50% of average gross annual income from farming in past three years
RFA Value-Added Stock Loan Program www.mda.state.mn.us/value-added-stock-loan-program	 RFA participation: 45% of loan with a maximum of \$40,000 No more than 95% of purchased stock value will be loaned 	Finance the purchase of stock shares in commodity processing business	2% fixed interest rate1-8 year terms	RFA: \$50 application fee (non-refundable)	 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 \$556,605 (indexed for inflation), including the assets and liabilities of spouse and dependents
Methane Digester Loan Program www.mda.state.mn.us/methane-digester-loan-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	0% interest rate 1-10 year terms	\$100 application fee (non-refundable)	 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
Farm Opportunity Loan Program www.mda.state.mn.us/business-dev-loans-grants/ farm-opportunity-loan-program	 45% of the principal amount up to \$100,000 per individual; 45% of the principal amount up to \$250,000 per group 	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
Pilot Agriculture Microloan Loan Program www.mda.state.mn.us/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 a 6 year term 	Assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow for working capital	up to a max of 10% interest1-6 year terms	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, subdiv. 33 or under Minn. Stat. § 256B.06, subdiv. 4, par. (b)
RFA Beginning Farmer/Aggie Bond www.mda.state.mn.us/business-dev-loans-grants/ aggie-bond-beginning-farmer-loan-program	 \$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 \$979,000 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
Meat and Poultry Intermediary Lending Program www.mda.state.mn.us/meat-poultry-intermediary-lending-program-mpilp	Direct Min Loan \$50,000; Direct Max Loan \$7,000,000,	Funds can be used to purchase land or equipment, cover start- up costs, and make other business investments	Max loan length of 10 years, amortization up to 25 yrs, Interest rate: 3%, Collateral required at 75%LTV, Borrower must meet underwriting criteria	\$500 non-refundable application fee, 1% origination and all third party fees	 Must be physically located in MN, Must self-certify that does not own top-four market in beef, pork, chicken or turkey processing and request would not propel them into a top-four position. USDA-RD must approve.