

# Summary Matrix of Funding Opportunities

Agency	Program	Description	Uses	Eligibility	Terms
USDA Farm Services Agency	Guaranteed Conservation Loans	Used to implement any conservation practice in an NRCS approved conservation plan, as well as being used to refinance debts	Reduce soil erosion, improve water quality, and promote sustainable and organic agricultural practices	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	\$1,355,000 (amount adjusted annually for inflation) Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Direct Farm Ownership	Given to purchase farms, construct building or make other capital improvements, improve soil and water conservation, and to pay closing costs	Farm improvements, water conservation, building construction	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	Maximum amount of \$300,000, with no required down payment. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Direct Down Payment Farm Ownership Program	To assist the purchase of a farm by a beginning or socially disadvantaged farmer	Funds can be used to purchase or enlarge a farm or ranch, or to erect or improve buildings	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	The lesser of: 45% of the purchase price, 45% of the appraised value, or \$225,000. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Direct Operating Loans	Will help you purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies, and pay for minor real estate repairs and annual operating expenses	Funds can be used for purchasing livestock, feed, or farm equipment	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	\$300,000. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Direct Emergency Loans	Available if you've suffered a qualifying loss caused by natural disasters that have damaged your farming or ranching operation	Replacing damaged property, paying living expenses, refinancing certain debts	An operation that is in a county that has a disaster designation, and it not having been more than 8 months since the designation was declared. The farmer must suffer a production loss (at least 30%) or a physical loss due to the designated disaster	100% actual or physical losses; \$500,000 maximum program indebtedness. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Guaranteed Operating Loans	Given for terms of 1-7 years and have an interest rate that is negotiated by the lender and the farmer/rancher; will help you purchase livestock and equipment and pay for minor real estate repairs and annual operating expenses	Purchasing insurance or operating expenses	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	\$1,302,000 (amount adjusted annually for inflation) Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Guaranteed Farm Ownership Loans	Purchase farms, construct building or capital improvements, improve soil and water conservation, pay closing costs; include an interest rate of 5% or less if at least 50% of the loan amount is provided by another lender, for a term up to 40 years	Purchasing and developing farmland	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	\$1,302,000 (amount adjusted annually for inflation) Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Farm Services Agency	Land Contract Guarantee	To sell real estate through a land contract to a beginning or socially disadvantaged farmer; contract payments must be amortized for a minimum of 20 years with the equal payments during the term of the guarantee, for a period of 10 years	Buying and operating family sized farms	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	Interest rates must be fixed and cannot exceed the direct farm ownership interest rate plus 3 percentage points. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Rural Development	Rural Energy for America Program (REAP)	Provides financial assistance to agricultural producers and rural small businesses in rural America to purchase, install, and construct renewable energy systems	Completing energy efficiency improvements, producing advanced biofuels	Borrowers must be an agricultural producer or rural small business. Agricultural producers must gain 50% or more of their gross income from their agricultural operations	Maximum amount of a REAP Guaranteed Loan is \$25 million per loan request. The minimum loan amount is \$5,000
USDA Rural Development	Renewable Energy & Energy Efficiency Grants	Given to purchase farms, construct building or make other capital improvements, improve soil and water conservation, and to pay closing costs	Farm improvements and water conservation	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	Maximum amount of \$300,000, with no required down payment. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Rural Development	Renewable Energy & Energy Efficiency Loan Guarantees	To assist the purchase of a farm by a beginning or socially disadvantaged farmer	Funds can be used to purchase or enlarge a farm or ranch, or to erect or improve buildings	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	The lesser of: 45% of the purchase price, 45% of the appraised value, or \$225,000. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Rural Development	Value - Added Producer Grants	Operating loans will help you purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies, and pay for minor real estate repairs and annual operating expenses	Funds can be used for purchasing livestock, feed, or farm equipment	U.S. citizenship requirements; operation must be a family farm or ranch, majority of the physical labor and management is provided by you, a family member, or another entity member	\$300,000. Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA Rural Development	Business & Industry Guaranteed Loans-Equipment Funding	Loans are given for terms of 1-7 years and have an interest rate that is negotiated by the lender and the farmer/rancher; will help you purchase livestock and equipment and pay for minor real estate repairs and annual operating expenses	Purchasing insurance or operating expenses	U.S. citizenship requirements; the operation must be a family farm or ranch, and the majority of the physical labor and management is provided by you, a family member, or another entity member	\$1,302,000 (amount adjusted annually for inflation) Find additional info at: <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
USDA National Resources Conservation Service	Environmental Quality Incentives Program	Provides financial and technical assistance to agricultural producers through contracts up to a maximum term of ten years in length	Air quality initiative, on-farm energy initiative	Owners of land in agricultural or forest production or persons who are engaged in livestock, agricultural or forest production on eligible land and that have a natural resource concern on the land may participate in EQIP	Farm Bill legislation provides NRCS with means to provide financial assistance payments. Find additional info at: <a href="http://www.nrcs.usda.gov">www.nrcs.usda.gov</a>
Sustainable Agriculture Food System Funders	Sustainable Agriculture & Food System Funders	SAFSF is an international network of grantmakers that works to foster communication, shared learning and information exchange about issues connected to sustainable agriculture and food systems	Connect food production with issues of environmental stewardship, diet and health, and viability of communities	Membership is determined through application process	Find additional info at: <a href="http://www.safsf.org">www.safsf.org</a>
Montana Department of Environmental Quality	Alternative Energy Revolving Loan Program	To provide a financing option to Montana homeowners, small businesses, non-profits and government entities to install alternative energy systems	Solar panels for hot water and/or space heating, small wind generators	Montana homeowners, small businesses, non-profits and government entities that wish to install alternative energy systems, eligibility varies	Loans can be made up to a maximum of \$40,000 and may be repaid in up to 10 years. Interest rates are set annually and are fixed for the term of the loan. <a href="http://www.deq.mt.gov">www.deq.mt.gov</a>