

## FHA Loans Are Available For Recreation Projects On Farms

Farmers Home Administration is now accepting loan applications from family farmers for the development of recreation enterprises on their farms, according to Richard W. Hoover, county supervisor of the agency for Lancaster, Lebanon and Chester Counties.

Loans also are available to Rural Groups, including non-profit associations of farmers, water supply or soil conservation districts, recreation associations and small country towns and other rural political subdivisions.

On family farms among the enterprises that now may be financed by a Farmers Home Administration loan are ponds and lakes for fishing and swimming purposes, cottages and camping facilities for vacationers and fishermen, stables and horses for riding, picnic grounds, sport areas and other recreational enterprises.

To qualify for a recreation loan a farmer must have the background needed to be successful in the proposed farm and recreation enterprise and continue to receive a substantial part of his income from farming. Recreation loans are aimed at helping family farmers supplement their incomes, Mr. Hoover said. The maximum term of intermediate credit to cover operating costs of a recreation project is 7 years and under real estate loans to develop land and buildings up to 40 years. The interest rate is 5%.

Rural groups may use Farmers Home Administration loans

to cover the costs of shifting land use to develop a large recreation area, such as a park, lakes, picnic area, sports area including athletic fields and facilities, golf courses and target ranges, camping and related facilities, forest trails and natural scenic attractions, fishing and swimming waters, hunting areas and preserves, among other enterprises.

Non-profit associations of rural residents may borrow up to one million dollars for recreational projects, the maximum rate of interest is 5% and loans may be made for up to 40 years.

To qualify for a recreation loan a rural group must propose a project which will primarily serve farmers and other rural residents either by direct use or by economic benefits. Loans are made only to farmers and groups who are unable to obtain the credit they need from other sources at reasonable rates and terms.

Commenting further, Hoover said that in the northeast many farmers are already adding to their farm earnings by part-time seasonal and other activities that serve the needs of



GLENN ESBENSCHADE

### Pequea Valley FFA

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Sauder, Ronks R1, and chapelain, Dale, Stoltzfus, Box 6, Gap.

Henry E. Givler is teacher of vocational agriculture and advisor of the FFA chapter.

vacationers, hunters, fishermen and others. Recreation is a growing farm and rural business and the need for such recreational outlets is growing steadily. Further information may be obtained by contacting the local FHA Office located in the Post Office Building, Lancaster, Pa.

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