

Federal rural loan program detailed

HARRISBURG - Pennsylvania Agriculture Secretary Kent D. Shelhamer said Tuesday that his department would work in close conjunction with the Farmers Home Administration (FmHA) of the United States Department of Agriculture to assure farmers and rural residents in Pennsylvania awareness of loan programs available to them. Shelhamer made the statement following a meeting between officials of his office and a contingent from the Pennsylvania FmHA office headed by the federal agency's Pennsylvania director Penrose Hallowell.

Shelhamer noted that FmHA's loan programs covered a wide range of possibilities and that public knowledge of the programs would be "a plus for every farmer and rural resident in the state."

The Columbia County farmer indicated that his department would be "more than happy to help FmHA disseminate information about its fine loan potentials." He said that anyone interested in finding out facts about the FmHA programs could work through the agriculture department's regional offices or through the Harrisburg headquarters, in addition to working directly with the FmHA offices.

Shelhamer issued a brief outline of the kinds of loans FmHA deals with:

Farm Ownership Loans - generally for family farmers who may use funds to enlarge, buy or improve farms, as well as to refinance debts. In some cases, loans may be utilized for non-farm enterprises to help supplement farmer income.

Farm Operating Loans - these funds, generally

designated for family farmers, may be used to pay for items necessary to the success of a proposed operation, such as livestock, farm equipment, fuel, fertilizer, and for minor improvements and certain non-farm businesses

Shelhamer said that literature detailing such information as interest rates (usually quite favorable), eligibility and procedure in applying could be obtained through his department or through FmHA.

Other types of available loans include:

Emergency Loans - to be made in counties where property damage or severe production losses have occurred as the result of a natural disaster and the area has been designated eligible for assistance. Farmers, ranchers and aquaculture operators are largely eligible.

Emergency Livestock

"Line of Credit" Guarantees - these are FmHA guaranteed loans made by legally organized lenders to farmers and ranchers in the livestock business to maintain operations during temporarily adverse economic conditions.

Soil and Water Loans - the FmHA makes these loans and provides technical management assistance to owners or operators of farms and ranches for developing, conserving and making proper use of land and water resources.

Business and Industrial Loans - to further business and industrial development in areas outside the boundaries of a city of fifty thousand people or more and its immediately adjacent urbanized areas with a population density of more than 100 persons per square mile. Priority goes to projects in open country and to rural communities and

towns of 25,000 or smaller with FmHA cooperating with other lenders.

Youth Project Loans - for individual rural residents who are not less than ten years old but under 21 to establish income-producing farm or non-farm projects of modest size. Co-signers are required for loans of over \$2500. The idea is to get young people started in farming or other kinds of projects which will help them to stay in rural areas in later years.

Community Facility Loans - to develop community facilities for public use in rural areas and towns up to ten thousand in population. Municipalities, counties and special purpose districts are mainly eligible and non-profit corporations may receive loan assistance.

In the housing area, loans and grants available are:

Home Ownership - a rural credit program loan to finance home and building sites in rural areas. Loans can be 100 percent of FmHA appraised value and maximum payback period is 33 years.

Rural Rental Housing - to provide rental living units for persons with moderate or low incomes in rural areas. Persons sixty two and older may also be eligible.

Rural Housing Loans - funds may be used to rehabilitate or repair a dwelling already owned by an applicant who lives in it or

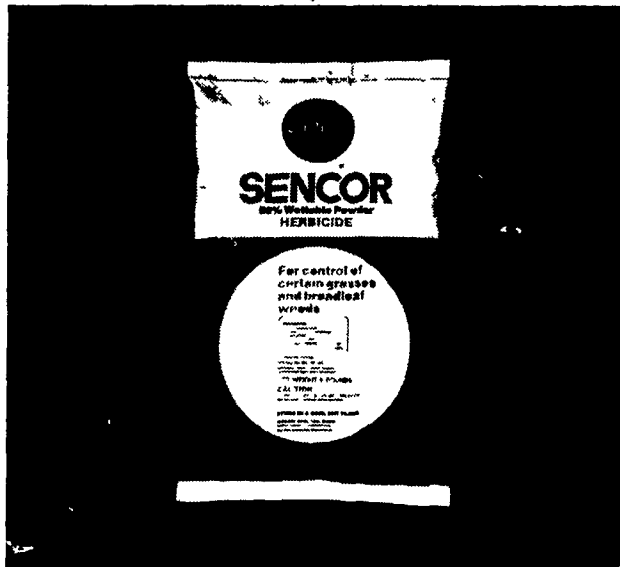
who will live in the dwelling once it is brought up to standards. Mainly for lower income brackets.

Rural Housing Loans and Grants For Families With Low Income - for owners' and occupants' dwellings in eligible rural areas for repairs and improvements to homes, mainly to make the homes safe and sanitary. Applicant must be without sufficient income to qualify for Section 502 loans. Combined loan and grant or grant without loan available to eligible applicants 62 or older.

"As is evident, FmHA has a wide spectrum of help available to farmers and rural residents," said Shelhamer. "We in the Pennsylvania Department of Agriculture look forward to a close working relationship with all USDA personnel and we are assured that they will in turn help us to make our programs designed to help rural areas more efficient."

Shelhamer cited the FAPRS (Federal Assistance Programs Retrieval System) computer service his agency is providing to Pennsylvania's towns of ten thousand or less as an example of state - federal cooperation to benefit the commonwealth's farmers and rural residents. Under the FAPRS program, the smaller towns can locate funds potentially available to them under federal programs. The service is free.

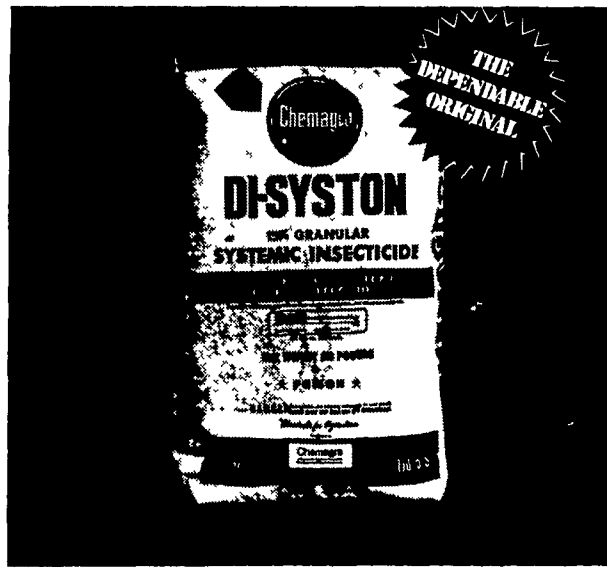
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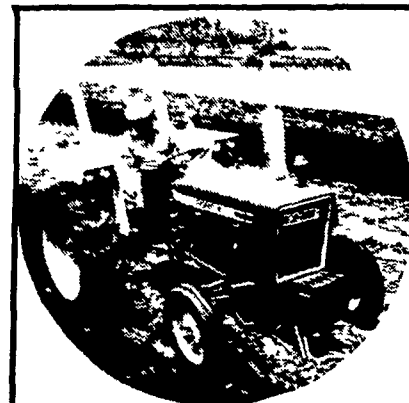
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