

# Interest thresholds set on guaranteed farm loans

The U.S. Department of Agriculture announced an interim rule Friday that sets thresholds on the interest rates charged by lenders on guaranteed farm ownership and operating loans. The changes will amend guidelines for interest rates and establish new policies that clearly set the maximum interest rate lenders may charge to borrowers.

"By providing clear thresholds on interest rates for federally-guaranteed farm loans, USDA is ensuring greater certainty to producers, making compliance easier for our lenders and ensuring greater benefits for all farmers and ranchers," said Agriculture Secretary Tom Vilsack. "Setting thresholds ... will strengthen access to farm credit."

The department's Farm Service Agency guaranteed loans reduce the risk of loss to lenders by guaranteeing up to 95 percent of the loss of principal and interest on a loan. By reducing a lender's risk, borrowers benefit from a lower rate.

The changes are expected to make credit pricing procedures easier to follow and improve compliance for lenders. Farm Service is requesting comments through Monday, June 3, on the interim policies in the rule, aiming to assure that the benchmark rates required of lenders do not prevent farmers and ranchers from obtaining guaranteed loans.

This interim rule is part of efforts to expand credit opportunities for farmers and ranchers. In January, the agency announced a new microloan program to help small and family operations, and beginning and socially-disadvantaged farmers secure loans under \$35,000. The interest rate for microloans changes monthly and is currently 1.25 percent.

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