THE FARMERS HOME ADMINISTRATION

What is it?

The Farmers Home Administration is an agency of the United States Department of Agriculture. The FHA has an office in each agricultural county, headed by a county supervisor.

What does it do?

It serves eligible farmers with credit and needed technical help on farm and money management problems. It makes loans to help small farmers of poor credit standing who are unable to obtain adequate credit from other sources at reasonable rates and terms to acquire and sustain family-size farms by providing easy credit and technical assistance. It makes loans of various kinds:

1. operating
2. ownership
3. disaster
4. water development and soil conservation
5. rural housing, and
6. emergency.

Who is eligible?

Loans are made by the FHA to farmers who carry on farming operations on a scale large enough to support a family. However, loans are also made to farmers on small farms who obtain part of their income from off-farm employment.

How does one apply for a loan?

All applications for loans are made at local county offices of the Farmers Home Administration, generally located at county-seat towns. A county or area committee of three farmers certifies the eligibility of applicants and the maximum amount of each loan, and reviews borrowers' progress.

The Student Nonviolent Coordinating Committee is more than willing to give assistance to anyone who desires to apply for the loan. For assistance in getting application forms or for additional information on loans that can be made, through the FHA, contact either:

Lawrence Guyot
507 Mobile St.
Hattiesburg, Miss.

or

Miss Annelene Ponder
708 Avenue N
Greenwood, Miss.

Prepared by Mississippi SNCC for the Council of Federated Organizations.