

WHY IT MATTERS TO INDIAN COUNTRY

- There are 80,000+ Native food producers across Indian Country
- Agricultural production requires access to credit borrowed on fair terms — this title supports access to credit for Native producers

A 2014 study showed that while Native CDFIs are providing agricultural loans in Indian Country, agricultural borrowing needs significantly exceed lending capacity. The additional difficulties Native borrowers still experience trying to access private lending systems make FSA programs, authorized through the Farm Bill, a vital source of capital for Native producers.

On average, Native producers carry more debt at higher and sometimes even predatory loan rates than other producers. Continuing to improve programs within the Credit Title so that Native producers can more fully access these programs will improve economic realities for Native farmers and ranchers across Indian Country.

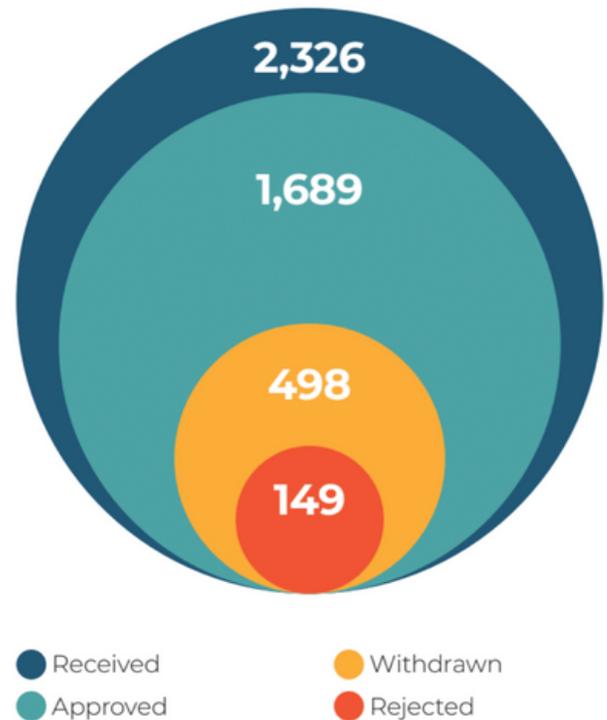
INDIAN COUNTRY PRIORITIES

- Authorize CDFI pilot program
- Establish pilot program authorizing CDFIs to administer Farm Service Agency and Rural Development direct funding to illustrate the efficacy of fully exercising the flexibility in existing statutes
- Remove the graduation requirement for FSA programs
- Remove the requirement for private credit denial

Farming and ranching are inherently unpredictable and very capital-intensive. Obtaining credit can be difficult for Tribes and Tribal producers, including those engaged in meat, poultry, fish, and seafood processing. Congress should ensure that loan and loan guarantee opportunities are available for the development of meat, poultry, fish, and seafood processing facilities in Indian Country.

Access to credit will assist Tribal communities in developing regional food systems and support tribal member access to traditional, affordable, and nutritional food sources.

Farm Service Agency Loan Applications from Native Americans in FY 2016



Source: USDA Farm Service Agency

Credit access is so challenging for Native producers that most of Indian Country is referred to as "credit deserts."

CHECK OUT THE NATIVE FARM BILL COALITION'S REPORT GAINING GROUND TO FIND MORE INFORMATION ON INDIAN COUNTRY'S PRIORITIES: www.nativefarmbill.com/gaining-ground.



The Native Farm Bill Coalition (NFBC) brings together the voices of Tribes, intertribal organizations, other Native organizations and non-Native allies around the country to advocate with a strong, unified voice in Washington, D.C., to advance investments in Native agricultural production, rural infrastructure, economic development, conservation, and forestry.