

Financing Food and Agriculture

*GROWING WAYNE COUNTY'S FOOD AND AGRICULTURE
ECONOMY*



**PATHWAYS
TO PROSPERITY**

Prepared by

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WWW.LOCALFOODECONOMICS.COM/PATHWAYS

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Introduction

Agriculture and food production are integral features of Wayne County and the surrounding areas, both as economic pillars and as the cultural heart of the region. Maintaining the health and vitality of this sector has been the focus of several collaborations, including groups such as the Ag Success Team (AST) and Local Roots, among others. Most recently, Ohio State University has partnered with local stakeholders in Wayne County on the *Pathways to Prosperity* project,¹ supported by the U.S. Department of Agriculture (USDA). Started in 2019, this project aimed to understand how residents in Wayne County have worked together to support the region's food and agriculture sector and identify opportunities for continuing to strengthen the sector for the years to come.

As part of this work, project partners in Wayne County – including Ohio State University, Wayne County Farm Bureau, Local Roots, Plain Partners, and Wayne Economic Development Council – organized a participatory event to spur further conversation on opportunities for food and agriculture development. The event brought together over 75 stakeholders representing all aspects of the region's food and agriculture sector. Participants heard reports from Pathways research, presentations from rural development experts from USDA Rural Development and the US Federal Reserve and worked together to map the County's assets and develop new ideas for how to strengthen the food and agriculture economy. The event resulted in new relationships among local stakeholders, new ideas that are informing the work of Pathways partners in their work to advance the region's food and agriculture development, and renewed excitement for this work among participants.

The purpose of this report is to advance the ideas and energy coming out of the March 31 event by identifying potential financing resources that can be leveraged to strengthen the region's food and agriculture sector. The following pages provide descriptions and links to relevant financing tools – such as loan funds, grant programs, etc. – that are relevant to food and agriculture investment.

The following sections outline potential finance tools that might be used, in conjunction with ongoing efforts, to further develop the food and agriculture sectors of Wayne County and the surrounding region. An essential element of leveraging these tools will be the continuation and further development of robust multi-stakeholder collaboration across Wayne County and the surrounding region. These partnerships provide the most important building blocks for leveraging these financing opportunities.

This is not a comprehensive list of all financing tools, but rather seeks to highlight potentially underutilized finance opportunities that might be used to effectively augment existing work in the region. The report is broken into two sections. The first reviews relevant programs that provide or facilitate access to capital for food and agriculture businesses. The second section presents financing tools and programs available to Wayne County public and nonprofit institutions for planning and developing larger projects related to food and agriculture development.

¹ More information on the project available at localfoodeconomics.com/pathways.

Access To Capital Programs

A key purpose of this document is compiling information on available programs that facilitate access to capital for food and agriculture businesses. This section reviews programs that either can directly provide capital to food and agriculture businesses in Wayne County or programs that facilitate access to capital for these businesses. It is broken into two parts. The first reviews relevant programs that food and agriculture businesses can apply to directly. The second part reviews programs that provide financial support to lending institutions to facilitate access to capital for food and agriculture businesses.

Direct Access to Capital (for Businesses)

Below are relevant programs that food and agriculture businesses can apply for direct loan or grant support.

USDA Rural Economic Development Loan and Grant Program

This program provides up to \$300,000 in zero-interest loan funding to rural utility organizations and nonprofits to establish and operate a business development RLF of their own. The local loan recipients serve as the intermediary for the funds by operating and distributing RLF loans for a set period of time, after which the loan is repaid to the USDA. The program helps to establish RLFs in rural areas that can support business retention and job creation. For more information, visit; <https://www.rd.usda.gov/programs-services/business-programs/rural-economic-development-loan-grant-program>.

USDA Value-Added Producer Grants (VAPG)

The VAPG program provides grant support - \$75,000 for planning grants and \$250,000 for working capital grants – to agricultural producers. Funds focus on assisting farmers and ranchers in the development of new products and markets that increase producer income. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/value-added-producer-grants>.

USDA Meat and Poultry Processing Expansion Program (MPPEP)

Administered by USDA Rural Development, MPPEP provides grants to help eligible processors expand capacity in order to encourage competition, sustainable growth, and improve supply chain resiliency. Sole proprietorship businesses engaged in or looking to engage in meat and poultry processing are eligible for this program. Funds may be used for developing new or modernizing facilities and/or equipment, ensuring compliance with packaging and labeling requirements, upholding safety and health requirements, offsetting costs of becoming an inspected facility, etc. Maximum grant amounts are \$25 million, or 20 percent of the total project costs, whichever is less. There is no minimum grant amount. For more information, visit; <https://www.rd.usda.gov/programs-services/business-programs/meat-and-poultry-processing-expansion-program>.

SBA 504 Loan Program

Available through Certified Development Companies (CDCs) – community-based partners of the U.S. Small Business Administration (SBA) – the 504 Loan Program provides long-term, fixed-rate financing of up to \$5 million for major fixed assets that promote business growth and job creation. Loan funds may be used to purchase existing buildings and/or land, new facilities, machinery, and equipment and/or improving/modernizing existing facilities. SBA 504 Loans are available to for-profit U.S. businesses with less than \$15 million in tangible net worth and less than \$5 million in annual net income for two preceding years. See the Small Business Administration program page for more information (<https://www.sba.gov/funding-programs/loans/504-loans>).

U.S. Small Business Administration (SBA) 7(a) Loan Program

This program is the SBA's most commonly used program, which can be used by small businesses to finance real estate purchases, short and long-term working capital investments, refinancing current business debt, and purchasing business supplies. The maximum loan amount is \$5 million, and SBA will reimburse the lender for 75% to

85% percent of the loan, depending on loan size, in the event of a default. Loan rates and fees will vary by lender. For more information, visit; <https://www.sba.gov/funding-programs/loans/7a-loans#section-header-0>.

166 Direct Loan Program

The 166 Direct Loan Program provides low interest loan financing assistance to businesses in Ohio for certain costs of eligible projects. Typically, businesses must commit to the creation and/or retention of new jobs within a three-year period, usually one job for every \$35,000 to \$75,000 of 166 Direct Loan proceeds. 166 Loans may finance up to 50 percent of allowable project costs, ranging in size from \$500,000 to \$1.5 million. Eligible projects may be related to industry, commerce, distribution or research activities and allowable costs include purchases of land and/or building, machinery and equipment, building construction or renovation costs, long-term leasehold improvements, etc. See JobsOhio (www.jobsohio.com/programs-services/incentives/166-direct-loan) for more information.

Minority Business Direct Loan Program

This program functions like the 166 Direct Loan Program, except that it is designed to target minority-owned businesses. The program may lend funds to businesses engaged in commerce, manufacturing, research and development, or distribution. Eligible borrowers are business entities in Ohio that have been certified by the state equal opportunity coordinator as a Minority Business Enterprise (MBE) and demonstrates that its fixed-asset expansion/retention project will result in job creation. See the Ohio Department of Development webpage (development.ohio.gov/business/minority-business/ohio-minority-business-direct-loan-program) for more information.

Regional 166 Direct Loan Program

The Regional 166 Direct Loan Program provides low interest loan financing assistance to businesses creating and/or preserving jobs in Ohio. Loans are administered by regional loan agencies around the state. For the Wayne County area, the regional administrator is the Cascade Capital Corporation. Loans may finance up to 40 percent of eligible project costs, with loans up to \$500,000. Eligible projects may be related to industry, commerce, distribution or research activities and allowable costs include purchases of land and/or building, machinery and equipment, building construction or renovation costs, long-term leasehold improvements, etc. See the Ohio Department of Development webpage (development.ohio.gov/business/state-incentives/regional-166-direct-loan#EligibleProjects) for more information.

Ohio Mid-Eastern Governments Association Revolving Loan Fund

Though not applicable to Wayne County, this program is available to businesses in neighboring Holmes County. The revolving loan fund provides gap funding to cover the difference between what a small business owner can invest and what traditional lenders are willing to lend. The program provides up to 30% of total project cost or \$300,000, whichever is achieved first at between four and six percent interest. No comparable RLF programs were found for the Northeast Ohio Network Council of Governments.

Ohio Meat Processing Grant

This program provides reimbursement grants of up to \$250,000 to Ohio livestock and poultry producers for the implementation of processing efficiency upgrades, facilitate construction and/or expansion, training and certification costs, and improved harvesting services. For more information visit, <https://development.ohio.gov/business/state-incentives/ohio-meat-processing-grant>.

Ohio Collateral Enhancement Program (CEP)

Provided through the Ohio Department of Development, CEP was created to facilitate bank lending to small and minority-owned businesses. The program enables financing that might otherwise not be possible due to a shortfall in collateral for loans. CEP supplies pledged cash collateral deposit accounts of up to \$500,000 per business to lending institutions to increase collateral coverage for small business loans, specifically targeting situations with

collateral shortfalls. For more information, see the Ohio Department of Development (<https://development.ohio.gov/business/minority-business/collateral-enhancement-program>).

Women’s Business Enterprise Loan Program

This loan program focuses on fostering the growth and expansion of women-owned enterprises by providing loans at or below market rate. Loans range from \$45,000 to \$500,000 with repayment periods of less than 10 years for equipment and machinery and 15 years for owner-occupied real estate. For more information, visit; <https://development.ohio.gov/business/minority-business/womens-business-enterprise-loan-program>.

Ohio Micro-Loan Program

This lending program provides new and existing businesses in Ohio with zero-percent interest loans of between \$10,000 and \$45,000. Loans are repaid with five years for permanent working capital and seven years for equipment. To learn more visit, <https://development.ohio.gov/business/minority-business/ohio-micro-loan-program>.

Access to Capital Support (for Lenders)

The following provides information on programs that support the ability of lenders to provide capital to food and agriculture businesses that might otherwise struggle to gain those financial resources. These programs consist of loan guarantee programs and tax credits. The former provides assurance to lender that their investment will be recouped even if the borrower is unable to pay. Tax credits provide a flexible financing tool that can be deployed creatively in a variety of settings to fill myriad gaps in food and agriculture financing by providing tax incentives to lenders for investments in specific sectors and or types of borrowers.

USDA Food Supply Chain Guaranteed Loan Program

Managed by USDA Rural Development, the Food Supply Chain Guaranteed Loan Program aims to foster greater food system resiliency by strengthening middle of the food supply chain activities, such as aggregation, processing, manufacturing, storage, transportation, and distribution of food. The program provides loan guarantees to eligible lenders – including chartered banks, savings and loan associations, credit unions, etc. – to invest in these types of projects. For more information, see the Rural Development information [page for the program](#) or the linked [FAQ](#) sheet.

USDA Community Facilities Guaranteed Loan Program

This program provides loan guarantees to eligible lenders for the development of essential rural community facilities. Facilities include both physical infrastructure and resulting services provided on a non-profit basis to rural communities that are necessary to orderly rural community development. Due to population restrictions, this program is only applicable to projects in the Rittman and Doylestown areas within Wayne County. For more information, visit <https://www.rd.usda.gov/programs-services/community-facilities/community-facilities-guaranteed-loan-program>.

USDA Business and Industry Loan Guarantees

The program offers loan guarantees to qualified lenders for loans to rural businesses to support access to capital for rural businesses. The program is available to eligible lenders – including chartered banks, savings and loan associations, credit unions, etc. – for investments in a wide range of business types. While applicable to wide array of food and agriculture business types, use of program funds for agricultural production is only allowed if the proposed project is “vertically integrated, ineligible for USDA Farm Service Agency (FSA) farm loan programs assistance, and it is part of an integrated business also involved in the processing of agricultural products. Commercial nurseries, forestry, and aquaculture operations are eligible without these restrictions.” See USDA Rural Development program description for more information (www.rd.usda.gov/programs-services/business-programs/business-industry-loan-guarantees).

Ohio Capital Access Program (OCAP)

OCAP functions as a loan portfolio insurance program, similar to a loan guarantee that enables small businesses to obtain credit for business growth and development. When a participating lender originates a loan, the lender and borrower contribute a percentage of the loan (usually from 3 percent to 6 percent) to a reserve fund held by the lender. The Ohio Department of Development also contributes to this reserve fund, the total value of which is available to the lender to cover losses on loans in their OCAP portfolio. More information is available at, <https://development.ohio.gov/business/minority-business/ohio-capital-access-program>.

Ohio New Markets Tax Credit Program

This program provides an incentive for investors to fund businesses in low-income and historically underserved communities that have been poorly financed by conventional private sector capital. The program awards tax credit allocation authority to Community Development Entities (CDE) in Ohio. CDEs function as an intermediary between investors and funded projects. Investors provide financing to the CDE in exchange for a tax credit on the funding,

equal to 39 percent of the investment claimed over seven years. Qualified CDEs can file an application with the Ohio Department of Development. The State of Ohio makes available \$10 million in tax credit allocation authority each year. Find more information through the Ohio Department of Development (<https://development.ohio.gov/business/state-incentives/ohio-new-markets-tax-credit-program>).

Ohio Rural Business Growth Program

The Ohio Rural Business Growth Program incentivizes investors to capitalize companies in rural Ohio communities with fewer than 200,000 people. The program awards tax credit allocation authority to Rural Business Investment Companies or Small Business Investment Companies, which function as intermediaries between investors and projects. Investors provide cash financing for rural business growth funds, which are used to finance rural business projects, in exchange for tax credits. To learn more, visit Ohio Department of Development (<https://development.ohio.gov/business/state-incentives/ohio-rural-business-growth-program>).

Food System Investment Programs (for Government Entities)

This section provides an overview of financial resources that could be used to invest in the planning or infrastructure needed to support Wayne County's food and agriculture sectors. The first section discusses several categories of development finance tools that are increasingly being applied to food and agriculture development. The second section discusses specific programs that provide financial resources for planning and developing food systems.

General tools: TIF and Bonds

There are several broad areas of financial resources – Tax increment financing and bonds – that are commonly used by state and local entities to finance/support economic development, including in food and agriculture. The following does not go into great detail on these tools as they are widely used in local development, but notes how they are increasingly being used to support food and agriculture economic development. The Council of Development Finance Agencies (CDFA) provides resources on food system financing tools (www.cdfa.net/cdfa/cdfaweb.nsf/pages/food-system-finance.html).

Tax Increment Financing (TIF)

TIFs are available to local Ohio governments, including townships, municipalities, and counties for public infrastructure improvements. Establishing a TIF district or area within which property taxes are exempted on the increased property value for a commercial development project. The increased assessed value of improvement compared to a baseline assessment are used to finance the development work. The benefit of using TIFs are their flexibility, making them potentially applicable to a wide variety of food system infrastructure investments, such as market space development and food and agriculture processing facilities. TIFs are used increasingly to support food and agriculture development, including supporting grocery stores in communities with limited food access and the development of industrial parks that support food processing businesses. See CDFA for more detailed information on TIFs and their application to food systems (www.cdfa.net/cdfa/cdfaweb.nsf/ordredirect.html?open&id=KelloggWhitePaper4.html).

Bonds

Bonds provide an additional, commonly used finance tools that can be used for a variety of investment purposes. Increasingly, bonds are also being used to finance food system and agriculture development. For instance, various bond structures have been used to support community kitchens, food processing infrastructure, and new and beginning farmers. See the Council of Development Finance Agencies for more detailed information on bonds and their application to food systems (<https://www.cdfa.net/cdfa/cdfaweb.nsf/ordredirect.html?open&id=KelloggWhitePaper3.html>).

Specific Grants and Loans

The following provides an overview of specific local, state, and federal programs that provide assistance for food and agriculture development planning and/or relevant infrastructure development.

USDA Agriculture Innovation Center Program

This program provides grants of up to \$1 million to agriculture innovation centers to provide technical assistance to farmers on the development and marketing of value-added agricultural products. Eligible entities include local and state governments, federally recognized tribes, institutions of higher education, nonprofit organizations, and commercial organizations. Funds require a one-third match by the applicant and may be used for the operation of an agriculture innovation center and provision of services including business development support, market development, financial advisory services, value chain coordination, product development, etc. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/agriculture-innovation-center-program>.

USDA Rural Cooperative Development Grant Program

Administered by USDA Rural Development, this program provides grant assistance of up to \$200,000 to nonprofits and/or institutions of higher education (local public entities are not eligible) to establish a Rural Cooperative Development Center. Centers in-turn support the creation and development of rural cooperatives and other mutually-owned businesses by facilitating feasibility studies, supporting the development of business plans, providing leadership and management trainings, and supporting strategic planning. For more information, visit; <https://www.rd.usda.gov/programs-services/business-programs/rural-cooperative-development-grant-program>.

USDA Strategic Economic and Community Development (SECD)

SECD funding supports regional economic and community development planning. USDA helps finance these strategic planning projects in identifying resources, convening partners, and leveraging other funding sources. Funding is provided on a project-basis and is available to projects in rural areas that support multi-jurisdictional and multi-sectoral strategic community investment planning and are eligible for a covered program, including rural business development grants, community facilities direct loan/grant and guaranteed loan programs, etc. SECD funding would potentially be relevant to the development of a regional food and agriculture business financing plan for the greater Wayne County region. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/strategic-economic-and-community-development>.

USDA Community Facilities Program

This program provides affordable grant or loan funding for the development of essential community facilities in rural areas. An “essential community facility” is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial, or business undertakings. In addition to healthcare, safety, and utility facilities, the program also supports the development of local food systems infrastructure such as food hubs, community kitchens, food pantries, and greenhouses. See USDA Rural Development program description for more information (www.rd.usda.gov/programs-services/community-facilities/community-facilities-direct-loan-grant-program).

USDA Rural Business Investment Program

The Rural Business Investment Program provides a Rural Business Investment License (RBIL) to newly created development capital organizations. The purpose of the program is to support the capitalization of Rural Business Investment Companies (RBICs) serving primarily rural areas. Recipient RBICs are required to raise additional private equity capital. At least 75 percent of RBIC investments (measured by dollars invested and number of investments) must be in rural areas. See USDA Rural Development program description for more information (www.rd.usda.gov/programs-services/business-programs/rural-business-investment-program).

USDA Rural Business Development Grants

This grant program provides funding to public entities for business development activities including as training and technical assistance, capitalization of revolving loan funds, community economic development, etc. Due to population requirements, eligible project areas in Wayne County are limited to the Rittman and Doylestown areas. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants>.

USDA Rural Microentrepreneur Assistance Program

This program provides loans and grants to nonprofits, federally recognized tribes, and institutions of higher education operating as Microenterprise Development Organizations (MDOs) to support the startup and growth of rural microenterprises through a revolving loan fund and provide training and technical assistance to microloan borrowers and micro entrepreneurs. MDOs must serve eligible areas that include rural areas outside of a city or town with a population of fewer than 50,00 residents. Due to these requirements on population, eligible areas in Wayne County only include the areas around Rittman and Doylestown. The program provides grants of up to

\$205,000 annually to support technical assistance to rural micro-enterprises (with a minimum of a 15 percent match) or loans of \$50,000 to \$500,000 for establishing a Rural Microloan Revolving Fund managed by the MDO. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/rural-microentrepreneur-assistance-program>.

USDA Meat and Poultry Intermediary Lending Program (MPILP)

MPILP provides grant funding to intermediary lenders – including nonprofits, public agencies, Tribes, and cooperatives – that finance or plan to finance start-up, expansion, or operation of meat and poultry processing facilities. Grants range from \$500,000 to \$15 million in aggregate value and may be used to support activities including purchasing and developing land, constructing new facilities or renovating existing facilities, refinancing debt, etc. For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/meat-and-poultry-intermediary-lending-program>.

Ohio Rural Industrial Park Loan Program (RIPL)

Provided through the Ohio Department of Development, RIPL provides low-interest direct loans to counties, municipalities, townships, non-profit organizations, port authorities, community improvement corporations, and private developers interested in creating and/or improving industrial parks in rural Ohio communities. Loan amounts range from \$500,000 to \$2.5 million and may finance up to 75 percent of allowable project costs, with a minimum of 10 percent equity contribution. Loans are also eligible for partial loan forgiveness of at least 50 percent of outstanding loan balance upon successful completion of the project. For more information, visit Ohio Department of Development (<https://development.ohio.gov/business/state-incentives/rural-industrial-park-loan-program>).

Appendix 1: Direct Access to Capital (for Businesses)

	Page	Max	Use for			Hist. Under-served	Grant	Loan	Type of Funding				Focus Area
			Business	Non-profit	Govt-Other				Loan Guarantee	Tax Credit	Loan - Zero Interest	Match Req'd	
Direct Access to Capital (for Businesses)													
USDA Rural Economic Development Loan and Grant Program	3	\$300k		x	x						x		
USDA Value-Added Producer Grants (VAPG)	3	\$75k planning/ \$250k	x			x							
USDA Meat and Poultry Processing Expansion Program (MPPEP)	3	\$25 M	x			x							
SBA 504 Loan Program	3	\$5M	x				x						
U.S. Small Business Administration (SBA) 7(a) Loan Program	3	\$5M	x				x						
165 Direct Loan Program	4	\$500k-\$1.5M	x				x						
Minority Business Direct Loan Program	4	\$500k-\$1.5M	x			x							
Regional 1CG Direct Loan Program	4	\$500k	x				x						
Ohio Mid-Eastern Governments Association Revolving Loan Fund	4	\$300k	x				x						Holmes Co.
Ohio Meat Processing Grant	4	\$250k	x						x				
Ohio Collateral Enhancement Program (CEP)	4	\$500k	x			x		x					
Women's Business Enterprise Loan Program	5	\$500k	x			x		x					
Ohio Micro-Loan Program.	5	\$45,000	x								x		

Appendix 2: Access to Capital Support (for Lenders) and Food System Investment Programs (for Government Entities)

	Page	Max	Use for			Hist. Under-served	Type of Funding					Match Req'd	Focus Area		
			Business	Non-profit	Govt-Other		Grant	Loan	Loan Guarantee	Tax Credit	Loan - Zero Interest				
Access to Capital Support (for Lenders)															
USDA Food Supply Chain Guaranteed Loan Program	6		x	x						x					
USDA Community Facilities Guaranteed Loan Program	6			x	x					x				Rittman/Doyelstown	
USDA Business and Industry Loan Guarantees	6		x							x					
Ohio Capital Access Program (OCAP)	6		x							x					
Ohio New Markets Tax Credit Program	6		x						x						
Ohio Rural Business Growth Program	7		x								x			pop < 200,000	
Food System Investment Programs (for Government Entities)															
Tax Increment Financing (TIF)	8														
Bonds	8														
USDA Agriculture Innovation Center Program	8	\$1M	x	x	x										x
USDA Rural Cooperative Development Grant Program	9	\$200k		x	x										
USDA Strategic Economic and Community Development (SECD)	9														
USDA Community Facilities Program	9														
USDA Rural Business Investment Program	9		x												x
USDA Rural Business Development Grants	9														
USDA Rural Microentrepreneur Assistance Program	9	\$205k annually/ \$500k													
USDA Meat and Poultry Intermediary Lending Program (MPILP)	10	\$15M		x	x										
Ohio Rural Industrial Park Loan Program (RIPL)	10	\$2.5M	x	x	x										