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# STRENGTHENING RELATIONSHIPS BETWEEN LENDERS AND FARMERS OF COLOR

ROUNDTABLE PROCEEDINGS  
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UNIVERSITY



» **On April 23, 2014, a seminal event took place between farm and financing advocates pursuing access and fairness in the U.S. farm financing system. Farmers of color and community development financial institutions sat together for one full day with one intention: to know one another well enough to pursue common ground and explore ways to better support farmers of color with financial products and services.**

The MSU Center for Regional Food Systems (CRFS) and the National Sustainable Agriculture Coalition (NSAC), with representatives from the Opportunity Finance Network (OFN), convened a roundtable discussion that included representatives of farmers of color networks (FOCNs) and Community Development Financial Institutions (CDFIs).

A FOCN is an organization or collection of organizations that are comprised of and serve farmers of color (Black, Latino/a, Native American, Asian, and other self-identified populations of color). These networks range from grassroots organizations that are located within specific communities and that focus primarily on local and regional issues, to organizations that advocate nationally on behalf of farmers of color. FOCNs vary substantially in their topical focus, outreach methods, and strategies.

Representatives<sup>1</sup> from CDFIs and FOCNs were selected to establish common ground for expanding access to capital. CRFS conducted two pre-meeting information-gathering surveys, one among CDFIs and one among FOCNs. Findings from both surveys prompted substantive discussions about challenges and successful efforts to strengthen relationships between regional lenders and farmers of color.

Confirming that the overarching problem in providing and attaining financial capital stems from the lack of familiarity between FOCNs and the CDFI community, both groups discussed the challenges of deploying financial capital.

Afternoon breakout sessions facilitated key relationship building between CDFI and USDA Farm Service Agency (USDA FSA) representatives. Meanwhile, FOCN representatives discussed the goals of weaving financial capital and asset building into farm network operations through traditional and non-traditional avenues. More traditional avenues were described as cultivating relationships with CDFI lenders; more non-traditional avenues were described as exploring the community land trust and land bank models to avoid the debt arising from typical farm lending contracts.

The roundtable's intensive daylong discussions identified opportunities for all stakeholders to learn from one another and to develop shared goals of how to increase financial capital accessibility for farmers of color. CDFIs and FOCNs committed to work together to fill in gaps in knowledge and outreach; to create tangible opportunities for farmers of color and lenders, and; to align efforts to access resources that achieve mutually beneficial objectives.

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<sup>1</sup> See pages 10-11 for complete list of roundtable participants

## ➤ ROUNDTABLE PROCEEDINGS

CRFS and NSAC planned and facilitated this first-of-its-kind roundtable in the U.S. Senate Agriculture Committee Hearing Room. The meeting began with FOCN and CDFI representatives introducing themselves. After introductions, participants discussed strategies for leveraging common ground in ways that would better support farmers of color with financial products and services. The session concluded with an examination of achievable post-meeting goals.

### GETTING TO KNOW ONE ANOTHER

Traveling from across the USA, 25 participants representing CDFIs, FOCNs and policy advocacy organizations met to discuss their commitment to increasing farmer access to financial capital. Both seasoned farmer of color advocates and new-to-farm-lending CDFIs shared the common objective of learning about each other. FOCN representatives described their mission and role in addressing rapid land loss experienced by Black farmers through foreclosure. Immigrant farmer representatives discussed their liaison role in connecting farmers to regional economic development opportunities. Tribal representatives depicted efforts to accelerate CDFI formation to further serve tribal farm needs. CDFIs offered their mission-driven entry into financing sustainable agriculture practices as a way to bolster community development in their region. Delving into what each had in common was an introduction into learning more about the challenges each group faced in building bridges between farmers of color and accessible financial capital, and potential, workable solutions to those challenges.

**“By being at the table, I learn from my peers, alongside supportive lenders on how to both help immigrant farmers access capital as well as reach emerging markets.”**

- Don Bustos, National Immigrant Farming Initiative

### MORNING SESSION: A SURVEY OF CHALLENGES AND SUCCESSES

Farmers and farmer advocacy groups discussed obstacles that communities of color, beginning and seasoned farmers alike, still experience in accessing funding. Participants confirmed that the overarching problem in providing and attaining financial capital was not the viability, potential, or importance of smaller, diversified farms, but rather the lack of familiarity between FOCN and CDFI communities.

NSAC’s Juli Obudzinski invited attendees representing Black, Hmong, Latino, Native American, immigrant, and beginning farmers and CDFI lenders to discuss responses from pre-meeting surveys conducted by CRFS; survey responses are shown in Table 1. Building on these, participants develop a comprehensive list of issues to explore in the session.

**“Payment schedules are different when you don’t understand seasonal cash flow, and farmers don’t keep financial records.”**

- Helen Godfrey Smith, Shreveport Federal Credit Union

### Challenges

Commonly cited challenges included: institutional racism and other social and cultural challenges, such as language barriers; lack of user-friendly or culturally appropriate application materials and processes, and; a lack of training in or inability to meet certain loan and financial management requirements. FOCN representatives said major capital access challenges farmers of color face include poorly structured loan application processes, which may be limited to phone interaction, and/or application forms requiring interpretation; fear of lenders and debt conditions based on historical discrimination; collateralizing of land and increased threats of land foreclosure; limited access to legal and tax code knowledge relative to farm land ownership; insufficient financing options

**TABLE 1: CDFI and Farmer of Color Access to Financial Capital Survey Findings**

CDFI Responses	Farmer of Color Responses
<b>STRATEGIES</b>	
<ol style="list-style-type: none"> <li>1. Strategic partnership development</li> <li>2. Educational programs in concert with farmers of color</li> <li>3. Direct input from farmers of color on capital access options</li> <li>4. Lending in conjunction with state or local initiatives</li> <li>5. Including farmers of color on loan review committees</li> </ol>	<ol style="list-style-type: none"> <li>1. Top three strategies and resources to access capital:               <ol style="list-style-type: none"> <li>a. Networking with farm lenders</li> <li>b. Going to educational forums</li> <li>c. Cooperative borrowing</li> </ol> </li> <li>2. Creating a loan fund that allows community to lift itself up</li> <li>3. Developing alternative business models and social structures that can access an array of funds from different funding sources</li> <li>4. Innovative partnerships/collaborations between Community Based Organizations (CBOs) and CDFIs that assist with farm/land acquisition, development of community land trusts, and consolidation of heir property</li> </ol>
<b>CHALLENGES</b>	
<p><i>On the lender side (organizational self-assessment):</i></p> <ol style="list-style-type: none"> <li>1. Limited sector knowledge (seasonal cash flow; supply and demand; farm characteristics; market characteristics; number of similar scale farms in region)</li> <li>2. Lack of knowledge about farmer-borrowers</li> <li>3. Language barriers</li> <li>4. Inability to identify capital needs</li> <li>5. Borrowers to identify capital needs e Knox)</li> <li>6. Lack of persons of color on staff (Larson)</li> <li>7. Limited rural business knowledge</li> </ol> <p><i>On the borrower side (perception &amp; experience of borrower):</i></p> <ol style="list-style-type: none"> <li>1. Minimal to no business expertise (acumen)</li> <li>2. Lack of cash flow/cash flow projections/record keeping/credit history or business planning</li> <li>3. Aversion to debt</li> <li>4. Historical negative experience with government-based financing options</li> </ol>	<ol style="list-style-type: none"> <li>1. Denied due to lack of cash flow</li> <li>2. Denied due to credit score</li> <li>3. Denied due to lack of collateral</li> <li>4. Burdensome and lengthy application process</li> <li>5. Institutional racism</li> <li>6. Language barriers</li> <li>7. Lack of financial management skills</li> <li>8. Poor to no credit history</li> <li>9. Down payment requirements</li> </ol>
<b>SUCCESSSES</b>	
<ol style="list-style-type: none"> <li>1. Developing an understanding of the farming sector to help inform loan repayment schedules</li> <li>2. Connecting farmers with other relevant resources (example: Small Business Development Centers)</li> <li>3. Understanding cultural and religious practices that influence non-traditional financing development</li> <li>4. Building trust relationships between farmers of color and State USDA office staff and programs</li> <li>5. Having smaller pots of dollars earmarked for micro-loans not needing collateral; building a history of lending/repayment and trust</li> </ol>	<ol style="list-style-type: none"> <li>1. Including within training programs, segments on farm and business planning and management</li> <li>2. Partnering with lenders to help farmers understand eligibility requirements</li> <li>3. Raising money for financing pools (because of the barriers immigrant business people have encountered in the mainstream financing system)</li> <li>4. Partnering to request basic information to simplify the loan process and qualify farmers for one year and three year loans</li> <li>5. Advocating on behalf of farmers when there appears to be any discrimination. Educating and organizing farmers around their rights and responsibilities</li> <li>6. Building resources and capacity to meet farmer needs</li> </ol>

\*Separate multiple-choice surveys were administered via digital survey tools (in February and March 2014) to each group.

based on the stage and scale of farm businesses; the need for training in recordkeeping and business planning; limited CDFI presence within their communities, or lack of outreach from CDFIs, and; the need for more relationship-based and alternative models to credit score-based lending models.

**“Language is a challenge presenting two issues: lenders may not understand the borrower dialect, but borrowers don’t understand the language of the deal. And if business is conducted online or through the phone, both parties reach a similar conclusion: the borrower doesn’t qualify.”**

- Rudy Arrendondo, National Latino Farmers and Ranchers Trade Association

CDFI lenders cited the following as key challenges CDFIs face in financing farmers of color: limited knowledge of agriculture; lack of successful farm business models; language barriers; insufficient or nonexistent recordkeeping and business planning by borrowers; the need for time-intensive technical assistance for borrowers; borrowers’ lack of awareness of CDFIs; borrower aversion to debt financing, and; fear of lenders based on negative experiences and discrimination.

#### *Successes*

FOCN has experienced considerable success in providing farm and business planning and management trainings to farmers by: partnering with farm lenders to help farmers understand eligibility requirements; advocating on farmers’ behalf when there appears to be any discrimination; educating and organizing farmers around their rights and their responsibilities, and; building resources and capacity to meet farmers’ needs. Many FOCN representatives also expressed moderate success and continued effort on creating financing initiatives that help communities overcome difficult circumstances.

CDFI lenders all agreed on one foundational principal: Lenders should never put a farmer in a no-win situation. Flexible or “patient” capital is a good medium of exchange, which means farmers can repay loans based on farm revenue. Through a facilitated conversation led by Susan Cocciarelli of CRFS, CDFI lenders conveyed the distinguishable difference between CDFIs and traditional lenders: the technical assistance offered to borrowers to help them become “bankable.” All CDFIs explored options such as culturally appropriate education/training programs; expanding partnerships with other farm-based advocates and public lender groups, and; piloting loan products. CDFIs have established loan review committees representative of the community of borrowers. Some CDFIs have worked through proximity challenges presented by far-flung farms in remote rural areas. Others have discovered the necessity of lending to farm cooperatives based on the cultural, social, and economic significance such cooperatives possess in underserved farm communities.

**“We work with a marketing organization that helps farmers get their paperwork together. We offer starter loans, then enter into agreements with retail and distribution companies that commit to buying a certain amount of our borrowers’ produce. Farmers then have money to work with and we share the risk.”**

- Reggie Knox, California FarmLink

#### **AFTERNOON SESSION: NETWORKING AND PARTNERSHIP-BUILDING**

After a spirited morning discussion about challenges and opportunities for farmers of color seeking financial capital, the group divided into breakout sessions. One session was designed for farmer-to-farmer networking. A second session sought to spur partnerships between CDFIs and the USDA FSA.

### FOCN Peer-to-Peer Networking

Facilitated by Shakara Tyler of CRFS, the FOCN representatives discussed the goals of weaving financial capital into farm network operations through traditional and non-traditional avenues. More traditional avenues, such as cultivating relationships with CDFI lenders, were examined. More non-traditional avenues discussed included exploring the community land trust and land bank models to avoid debt and land foreclosure that can result from typical farm lending contracts. FOCN members work with farmers to prepare them for loan readiness at the local level.

FOCN representatives expressed frustration regarding the “unimaginative” approaches traditional lenders, including some CDFIs, may be using to serve farmers of color. Given the differences among farmer of color communities, CDFIs need to learn the importance of providing culturally appropriate financing that addresses the intersection of disadvantage in various farm communities. Culturally appropriate financing would meet the needs of diverse farmers across race/ethnicity, region, farm scale, and farm type, each of which may contribute to the compounded disadvantage a farmer may encounter when securing capital (as seen in Figure 1).<sup>2</sup>

Although region is a critical component of the disadvantaged matrix, it is a subtler disadvantage that is not directly reflected in the statistical evidence that farmers of color own and operate smaller farms and specialty crop farms. Meeting participants voiced a desire for community-based strategies rooted in specific regions due to the variation in state policies and regulations and in other state- or region-specific lending and borrowing circumstances. FOCN representatives suggested the need to develop accountability strategies around CDFIs providing culturally appropriate capital to farmers of color.

Partnerships between FOCN members and existing regionally based CDFIs may help farmers prepare, apply for, and receive loans. Such cooperation also

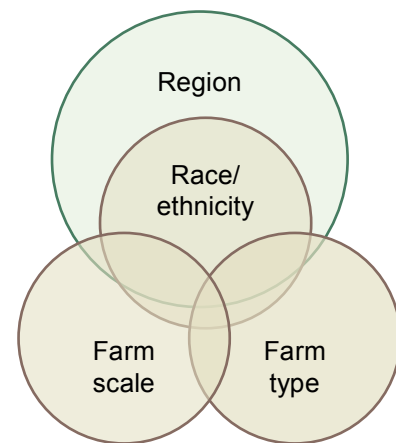


FIGURE 1: Cumulative intersections compound disadvantage when securing farm capital

enables FOCN members and CDFIs some leverage for additional sources of funding support. In regions where CDFIs are non-existent, FOCN members could consider becoming certified as CDFIs. Major considerations in the development of CDFIs are an understanding of and/or experience with capitalization sources, financing objectives, and underwriting. Tapping the U.S. Dept. of Treasury CDFI Fund’s Healthy Food Financing Initiatives (HFFI) funds could be a source of capital. However, FOCN representatives were quick to point out that financing farming is different from financing the food retail sector.

FOCN-certified CDFIs might help fill the gap and facilitate how, where, and to whom funding is distributed and in a more equitable manner. When FOCN members control the financial capital, equitable and culturally appropriate financing is more likely to become woven into the farm financing system. This could facilitate more autonomous farm financing models. Other ideas that extend beyond the traditional structure of farm financing that were identified included exploring:

- Cost-sharing and cooperatively financed ownership models among farmer groups to address land and equipment needs.
- More creative land ownership and financing

<sup>2</sup> Created by Shakara Tyler, MSU Center for Regional Food Systems. (2013).

strategies that utilize models such as community land trusts, land banks, and consolidation of highly fractionalized interests in Native American land, so tribal communities have land conserved for farming and protected from industrial development.

In terms of non-traditional capital and asset acquisition models, the Hmong American Farmers Association is considered a breakthrough in assembling capital and land to address a huge barrier for Hmong farmers in Minnesota. Wealthy social investor capital has created an avenue for Latino farmers to come together as a cooperative and either release or buy the land from the investors. Thus, the community owns the land, which can be used for the community food production and profits.

#### *CDFI-USDA FSA Partnership Building*

During the afternoon breakout session, CDFIs and USDA FSA representatives discussed partnership opportunities to reach more farmers of color and to generate greater access to USDA FSA financing programs throughout the country. Juli Obudzinski facilitated the conversation between CDFIs and USDA FSA representatives that focused on ways CDFIs can partner with USDA FSA and help USDA FSA programs to become more accessible to CDFI borrowers.

**“We need a list of CDFIs who want to work with us. And we need to start a CDFI.”**

-Jerry Pennick, Federation of Southern Cooperatives

The USDA FSA guaranteed loan programs are of particular interest to CDFIs, which offer both borrower training and debt financing to underserved farmers. If CDFIs can meet eligibility requirements and have adequate loan loss reserves, then they should be eligible for the USDA FSA guaranteed loan program. CDFI representatives touted their role as liaisons between underserved farmers and USDA FSA programs, especially for beginning farmers. CDFI lending in the farming sector has helped build

credibility for USDA FSA programs, which has helped lead to increased funding for USDA FSA programs in successive federal farm bills. USDA FSA representatives voiced their desire for input from CDFIs on plans for future intermediary lending programs offered through their agency.

**“Land is a major concern for beginning and underserved farmers. FSA encourages a community approach to land access.”**

-Chris Beyerhelm, USDA Farm Service Agency

Participants discussed specific USDA FSA programs, such as Guaranteed Farm Loans, Microloans, and Individual Development Accounts, and changes for these programs through passage of the 2014 Farm Bill. The USDA FSA Microloan program, for example, is now a permanent program and is authorized to enable non-profit community lenders, such as CDFIs, to act as USDA FSA intermediaries and provide microloans and financial training to small, beginning, and veteran farmers, and farmers of color.

Enabling access to USDA FSA programs among diverse borrower populations, such as urban farmers, youth, and culturally diverse farmers, is a goal to which USDA FSA and CDFIs will commit time and energy. USDA FSA acknowledged that the lack of awareness of credit access and inability to keep up with land costs are major challenges among beginning and underserved farmers. Building a support system in rural areas to enable land access and prevent land ownership foreclosure is a USDA FSA community development goal. Food system development is a community development strategy that requires more than an isolated CDFI lender-farmer relationship. It needs the support of the entire community.

#### **WRAP UP: OPPORTUNITIES AND COMMITMENTS**

The day-long, intensive discussions identified opportunities for all stakeholders to learn from one

another and to reach mutual accords. Having had a full day to interact helped participants open up and interact on a one-on-one basis. FOCN representatives acknowledged that few FOCNs are aware of the mission, structure and function of CDFIs. CDFIs are becoming increasingly aware of the cultural issues surrounding the attainment of financial capital and how that differs across race/ethnicity, region, farm size, and farm type. Additionally, while all CDFIs at the table have taken steps to increase their agricultural lending, they acknowledge their limited knowledge of the farming sector. Both FOCNs and CDFIs identified the potential benefits of building capacity through training for farmers and lenders, which will lead to a better understanding of the issues and effective cooperation. Detailed descriptions of the CDFIs' outreach to broaden their lending footprints convinced FOCN representatives that they need to take steps to maintain control over their financial capital so that various farm groups' diverse needs are addressed by those from the farm communities.

At the end of the day's discussions, there was consensus among the FOCNs and CDFIs to continue building relationships, to help one another fill gaps in knowledge and outreach, and to create tangible opportunities for farmers of color and lenders. Participants agreed that commitment to creating and improving access to resources should underpin their mutually beneficial objectives. With enthusiasm to move forward, participants prioritized achievable objectives and charted a future course:

1. CDFI-FOCN Caucus and Community of Practice: Creating an agricultural lending caucus among CDFIs and FOCNs that focuses on developing short- and long-term policies and efficient and achievable practices, including designated funding for FOCN projects modeled after the Healthy Food Financing Initiative (HFFI). Since access to credit and land ownership are crucial, a shared goal would be the provision of information, outreach, training, and technical assistance to farmers of color. This would help them become sound borrowers and land owners.

Progress benchmarks could include but would

not be limited to:

- Tracking USDA FSA-approved loans through CDFI lenders.
  - Creating policy/practice workshops on FOCN-CDFI partnerships at OFN annual conferences.
  - Exploring how CDFIs can adapt other financing models, such as community land trusts and cooperative financing.
2. FOCNs becoming CDFIs: Explore the feasibility of FOCNs becoming lending institutions certified by the U.S. Department of the Treasury CDFI Fund and, if feasible, provide follow up action steps to help FOCNs achieve CDFI status with capacity building and capitalization.

The following practical steps were identified to help participants achieve the above objectives.

#### *Mapping FOCN and CDFI Locations Nationally*

Participants suggested that a first step could be determining who is collecting agricultural lending data and what data is available. OFN conducts bi-annual surveys and maintains a membership database that could provide some CDFI mapping data. Lending information available through HFFI programs could also inform CDFI mapping. FOCN participants could help determine sources of or organizations to coordinate FOCN mapping. Co-located CDFIs and FOCNs would have the potential to organize CDFI-FOCN caucuses and plan agendas, recruit caucus members, and identify mutually beneficial resources.

#### *Exploring Land Trust and Land Bank Authority Models*

Purchasing, leasing, and maintaining personal ownership of land is a major agenda among FOCNs. Exploring community ownership and operational models that support farmers keeping and/or acquiring affordable farmland for production through collective resource contribution, resource allocation, and risk taking is a priority.

#### *Pursuing Private and Philanthropic Resources for Underserved Communities and Farmers of Color*

FOCNs and CDFIs recognized that their common purposes and intentions would be significantly



strengthened by engaging additional community partners. Collectively, participants recommended approaching philanthropic and corporate funders interested in supporting farm enterprises in underserved communities.

*Continue Partnership-Building and Explore Opportunities for Collaboration with USDA FSA*

As USDA FSA reaches out to underserved and farmers of color through such efforts as the Microloan program, and expands guaranteed loan coverage, these agencies expressed interest in continuing dialogue with USDA FSA. FOCNs and CDFIs also expressed interest in building relationships with additional agencies that play pivotal roles in credit access and the prevention of foreclosures among farmers of color, especially in vulnerable regions of the country.

Overall, the meeting facilitated FOCN and CDFI representatives to building relationships and develop strategies. With several follow-up action steps identified, additional national and regional convenings are needed for FOCNs and CDFIs to further develop partnerships, policies, programs, and practices to expand access to financial capital for farmers of color.

## ROUNDTABLE PARTICIPANTS

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### **Federation of Southern Cooperatives**

Eastpoint, GA

Jerry Pennick, Consultant

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Blain Snipstal, Farm Manager, and Denzel Mitchell, Founder

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Saint Paul, MN

Pakou Hang, Executive Director

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### **National Immigrant Farming Initiative**

Washington, D.C.

Don Bustos, Director

### **National Latino Farmers and Ranchers Trade Association**

Washington, D.C.

Rudy Arrendondo, President

### **Southeastern African American Farmers Organic Network**

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### **Chicago Community Loan Fund**

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