Adams, Welch Introduce Bill to Improve Agriculture Loan Process for Farmers, Ranchers
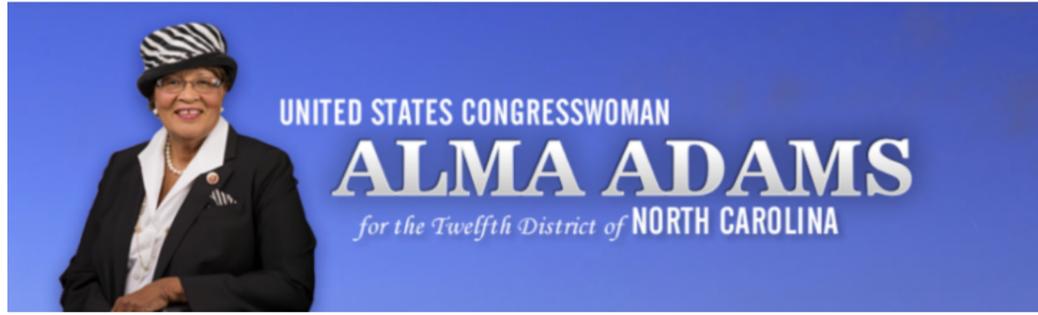
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Media Contact & Spokesperson: Kaleb Harmon

Adams, Welch Introduce Bill to Improve Agriculture Loan Process for Farmers, Ranchers

WASHINGTON, DC—Today, **Congresswoman Alma S. Adams, Ph.D. (NC-12), Senior Member of the House Agriculture Committee,** and **Senator Peter Welch (D-VT)** introduced the ***Fair Credit for Farmers Act*** to strengthen financial security for agriculture producers. The bill improves access and accountability for the farm loan services offered by the U.S. Department of Agriculture's Farm Service Agency (FSA) and strengthens the borrower rights of the farmers and ranchers who provide our food, feed, and fiber.

"The Fair Credit for Farmers Act offers relief to our small, mid-sized, and family farms, allowing them to compete with the growing corporate consolidation of agriculture," **said Congresswoman Adams.** "Small-scale farmers are the backbone of North Carolina's economy but falling commodity prices, the impacts of climate change, and the Trump trade war are making it harder for these farms to stay in business. My bill reforms FSA loans, making it easier for farmers to get farm credit and removing harmful barriers that have prevented underserved farmers from receiving the support they deserve."

"Vermont farmers are facing challenges at every turn, from brutal flooding and drought to shifting markets and rising costs caused by Trump's reckless economic policies. Those hardships are made worse when farmers have nowhere to turn to absorb losses without risking their farms. Working to eliminate financial barriers and expand access to FSA loans is essential to ensuring farmers facing hardship can get help when they need it most," **said Senator Welch**. "Our bill will reform FSA loans to better meet the needs of farmers in Vermont, North Carolina, and across the country."

"Independent farmers and ranchers are facing extreme, often unpredictable financial challenges, including the highest level of farm debt in history. Improving transparency and fair access to the public loans offered by FSA must be a top priority to support the hard-working farmers that put food on our tables. The improvements made through the Fair Credit for Farmers Act will support farmers in confidently sustaining and growing their businesses, and their ability to remain resilient against the unique challenges of farming," **said the National Family Farm Coalition.**

"Farmers are navigating all types of uncertainty right now – whether that's fluctuating costs and prices, changes at USDA, or increasingly frequent weather disasters. Farmers need FSA to be a lender where they can have a fair shot at accessing credit that makes sense for their businesses, and who will work with them when they hit hard times. The Fair Credit for Farmers Act directly addresses many of the barriers we've seen farmers encounter as we work with them to navigate those crises," **said Margaret Krome-Lukens, RAFI Policy Co-Director.**

Bill text can be found **here.**

For press inquiries, contact Congresswoman Adams Communications Director Kaleb Harmon at kaleb.harmon@mail.house.gov or (202) 875-4063.

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Congresswoman Alma S. Adams, Ph.D. represents North Carolina's 12th Congressional District (Charlotte, Mecklenburg County) and serves on the House Committee on Agriculture and the House Committee on Education & Workforce, where she serves as ranking member of the Higher Education and Workforce Development (HEWD) Subcommittee.

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