



Discrimination Financial Assistance Program



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Have you experienced discrimination in USDA farm lending?

Section 22007 of the Inflation Reduction Act authorized \$2.2 billion in financial assistance to farmers and ranchers who experienced discrimination in USDA Farm Loan Programs prior to January 1, 2021.

Application Deadline

- October 31, 2023
- The application is free
- Free technical assistance is available



*USDA is an equal opportunity provider,
employer, and lender.*

How to Apply

Online

Visit 22007apply.gov to access the application, e-file, and to find resources near you.

In-person

USDA DFAP local offices are a network of brick-and-mortar locations where you can connect with in-person agents for help with applications, and where you can drop off a complete application. Office hours and locations can be found at 22007apply.gov.

Get Assistance

Call Center

Telephone assistance is available. Live agents are available and eager to help with questions about applications at 1-800-721-0970, from 8 a.m. ET to 8 p.m. PT seven days a week, except for federal holidays.

Partner Organizations

USDA has ensured that groups with extensive experience conducting outreach to farm organizations are able to support individuals who may be eligible for the program. These groups include [AgrAbility](#), the [Farmer Veteran Coalition](#), [Farmers' Legal Action Group](#), [Federation of Southern Cooperatives](#), [Intertribal Agriculture Council](#), [Land Loss Prevention Program](#), [National Young Farmers Coalition](#), and [Rural Coalition](#). Applicants may also reach out to these groups for further information and assistance.



Beware of Scams

USDA is aware of some lawyers and groups spreading misleading information about this process, pressuring people to sign retainer agreements, and asking people to fill out forms with private and sensitive information. Legal representation is not required to apply for and receive financial assistance through this program.

When in doubt, check it out.

Avoid providing personal or financial information to unknown parties.

Beware of solicitations by mail, email, or phone calls from individuals claiming to be connected to USDA. USDA nor the authorized vendors will not solicit you for information.

There is no fee to apply for this financial assistance.

The most current information on the process and timeline of this program can currently be found at **www.22007apply.gov**.

Beware of organizations seeking to file your application for a fee.

You do not need a lawyer to file an application for financial assistance under Section 22007 of the IRA. If you feel the need for legal advice, seek the assistance of a trusted, licensed attorney.

Before the application process opens, USDA will publish a list of trusted community organizations located across the country; these organizations will provide free help completing applications.

Filing an application is free.

Beware of advance-fee scams or solicitations that promise a significant share of a large sum of money.

Report scams to the USDA Office of the Inspector General.

Beware of scams involving fake settlement or cashier's checks followed by requests to wire part of the payment to an individual disguised as an attorney.

If you believe there is an organization conducting a scam related to this process, please contact the USDA Office of the Inspector General (OIG) or any other appropriate authorities. The OIG complaint hotline can be accessed online at **<https://usdaoig.oversight.gov/hotline>**; OIG's phone number is **(800) 424-9121**.



Eligibility Requirements

The ability to qualify for financial assistance is available for individuals who:

- Experienced discrimination, prior to January 1, 2021, by the USDA in its farm lending programs, which are currently administered by the Farm Service Agency (FSA).

OR

- Are currently debtors with assigned or assumed USDA farm lending debt that was the subject of USDA discrimination that occurred prior to January 1, 2021. (This applies, for example, if you inherited the debt that was the subject of USDA farm lending discrimination by USDA).

Lending Covered by the Program

- Farm Ownership Loans (FO)
- Farm Operating Loans (OL)
- Microloans (ML)
- Youth Loans (YL)
- Farm Storage Facility Loans (FSFL)
- Emergency Loans (EM)
- Economic Emergency Loans (EE)
- Emergency Livestock Loans (EL)
- Soil and Water Loans (SW)
- Conservation Loans (CL)
- Softwood Timber Loans (ST)
- Grazing Loans

Note: the Program covers both USDA direct and guaranteed lending through USDA's Farm Service Agency (or its predecessor, the Farmers Home Administration)—but for applicants who participated in guaranteed loan programs, discrimination by the non-USDA lender does not qualify for this program. Only discrimination by USDA personnel in USDA lending is covered.

Types of Discrimination Covered

- Race, color, or national origin/ethnicity (including status as a member of an Indian Tribe)
- Sex, sexual orientation, or gender identity
- Religion
- Age
- Marital Status
- Disability
- Reprisal/retaliation for prior civil rights activity

How Discrimination Occurred

- Failure to provide appropriate assistance.
- Delay in processing loan or loan servicing application.
- Denial of a loan or loan servicing.
- Prevention from applying for a loan or loan servicing.
- Adverse loan terms.
- Unduly onerous supervision of loan requirements.

Loss Factors

- Loss of agricultural land.
- Loss of home, if used as collateral for a loan.
- Loss of money resulting from offsets, garnishments, or deficiency judgments imposed on an individual because of defaulting on a USDA farm loan or USDA foreclosing on a USDA Farm loan.
- Other economic loss because of discrimination by USDA in USDA lending programs.

Documentation Requirements

The Application includes step-by-step directions and a list of documents that are either required or recommended at each step.

Providing documentation, or evidence of discrimination, will help submitted Applications throughout the process.

Do not include original supporting documents with your submission. Your documents will not be returned to you, and may be destroyed after the Program concludes, in accordance with record management requirements. Please make and keep all original copies of all supporting documents that accompany your Application.



Contact any of these USDA Cooperators for Assistance with 22007 Applications:



Cultivating Accessible Agriculture

National AgrAbility Project

agrability.org



Intertribal Agriculture Council

indianag.org



Farmer Veteran Coalition

farmvetco.org



Land Loss Prevention Project

landloss.org



Farmers' Legal Action Group

flaginc.org



National Young Farmers Coalition

youngfarmers.org



Federation of Southern Cooperatives

federation.coop



Rural Coalition

ruralco.org