

# TIPS FOR WORKING WITH LATINO PRODUCERS AND LATINO YOUTH IN NEBRASKA



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# INTRODUCTION

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Hello,

Thank you for taking the time to read this guide. At the Center for Rural Affairs, we field many questions about Farm Service Agency (FSA) U.S. Department of Agriculture (USDA) loans, and what they can and cannot be used for. We work directly with Latino producers and youth to explain the process, help build realistic business plans, and sometimes accompany producers to meetings with staff from FSA and Natural Resources Conservation Service. We provide translation services and the technical support that may be needed to submit an FSA application.

This guide to working with Latino producers and youth contains the most important lessons we have learned in the past two years. You will find two lists with our top tips and three case studies that highlight lessons learned by producers who secured loans. Each one has a different business and a different goal, but the theme is the same. They needed a little extra support to help their farm dreams become a reality.

Please feel free to contact us with any questions.

Thank you,

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# TOP 8 TIPS FOR WORKING WITH LATINO PRODUCERS

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- 1** Latino farmers need more education regarding USDA programs. In our classes, we first ask what their farm dreams are. We then try to break down the programs available to focus what we know will help their businesses.

One participant stated: "We did not know the process to access the USDA programs we learned about. I wasn't aware that USDA had loan programs—if it wasn't for the workshops with the Center for Rural Affairs, my farm business would've been just a dream. Latinos need all the help available."
- 2** Current Spanish information is a must. Press releases in English are usually more up to date, while the Spanish press releases are a couple of years behind. This becomes a problem, especially when farmers are checking for current information on USDA's website. Without the most up-to-date information, producers cannot make a well-informed decision about a loan or go into a meeting armed with the knowledge they need.
- 3** USDA could be more visible in the Spanish community if billboards, radio announcements, television, and newspapers were utilized. Example: A couple of years ago, we received a call from a farmer in Iowa because he had seen a billboard about USDA. We have not heard of such billboards being used in Nebraska.
- 4** USDA loan managers should attend cultural festivals such as Latino festivals and other community events so trust and recognition can be developed between loan managers and Latino community members.



# TOP 8 TIPS FOR WORKING WITH LATINO PRODUCERS, CONTINUED

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- 5** USDA personnel should be flexible to be able to provide assistance. Latino farmers are not always able to meet during the standard 9 a.m. to 5 p.m. working hours. Latino farmers not only work full-time, but also own a farm. Their hours are not as flexible as traditional workers who might have 8 a.m. to 4 p.m. or 9 a.m. to 5 p.m. jobs.
- 6** USDA offices should be more welcoming to Latino farmers. Latinos are aware of the legal requirements before they enter a USDA office to ask for a loan; some already feel like they are not well-informed and are generally distrusting of government offices. The reception farmers receive as they walk through USDA doors sets the stage of how comfortable farmers will feel during the application process and with office personnel.
- 7** Surveys in the farmer's preferred language should be given to each farmer regarding customer service, programs, concerns, questions, and needs after a visit to the USDA office.
- 8** Agents should engage in face-to-face outreach. Organizing and attending a Latino community listening session or a meet and greet are catalysts to developing trust. For example: the Center for Rural Affairs staff has organized meet and greets to get to know community members. This ensures awareness of the Center's services and allows networking with staff. Visit Latino businesses and introduce yourself to create relationships that, in the future, will help anyone who might be interested in a loan or other USDA services. The Latino business community is tight knit, and developing relationships among the members can go a long way to build trust.



# BEGINNING FARMER CASE STUDY

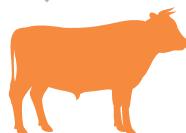
Roberto Ceja

Operating Loan

## ROBERTO'S STORY



Applied for two Farm Service Agency Direct Farm Operating Loans for \$30,000 each to buy cattle.



Has 20 head of cattle, 35 acres of alfalfa, and 10 acres of hay. The grasses are mainly for his cattle.



Currently sells his cattle to nearby ranchers rather than to specific markets.

## OPERATION

Roberto has a cow/calf operation and sells them during the spring. He also wants to have smaller parcels of sorghum, alfalfa, and hay.

“

When I was a kid, we lived on a farm with my parents and grandparents. They instilled in me a love for animals and land. Out of seven siblings, I am the only one that took to farming. I've always wanted to have my own land because that enables me to have my own cattle.

”



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## Roberto Ceja

### Operating Loan

“ At first, I didn’t have anyone to guide me. I met with other local farmers during a community meeting. They inspired me to look into U.S. Department of Agriculture (USDA) assistance. I also had a positive experience with Matt Meyer, the local Farm Service Agency agent, and Lucia Schulz with Center for Rural Affairs, who gave me the confidence to create a business plan and apply for an operating loan.

### ADVICE TO BEGINNING FARMERS/RANCHERS

“ My advice to anyone is that if you love agriculture, then stick with it, because it is a lot of hard work. It takes passion, love, and courage to farm.

### RECOMMENDATIONS TO USDA AGENTS

“ I would like USDA to consider systems other than loans or cost share. These systems require beginner farmers to get into debt quickly and run the risk of failing. I thought after a beginner farmer has gone through an evaluation about their seriousness in farming, USDA could give them, let’s say five or 10 goats, or several pounds of seeds for free. The beginner farmer would have a set time to double his harvest or livestock, and once they have doubled their business, they return half of their yield. This would be a revolving door process. Then, beginner farmers wouldn’t get into debt quickly. I have heard other countries implement this type of system.

### CHALLENGES

“ There have been a lot of challenges this year—I lost some cattle due to the harsh winter, and also lost all my alfalfa recently due to flooding. It had been raining for almost three days straight. I want to continue trying until I can’t do it anymore.



[My agent] was great; very knowledgeable and flexible when it came to changing the meeting times, because at times it was almost impossible to get off work.”

# BEGINNING FARMER CASE STUDY

Carlos Alvarado, Sr.

Los Dos Potrillos  
Operating Loan

## CARLOS' STORY



Applied for a \$30,000 Farm Service Agency Direct Farm Operating Loan.

Bought a tractor for harvesting hay and alfalfa.



## OPERATION

“ I currently have a few animals, but my main focus is raising Friesian horses and other exotic animals that are not commonly known in Nebraska. I also grow melons, watermelons, and sweet corn. ”



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# Carlos Alvarado, Sr.

Los Dos Potrillos  
Operating Loan



## CHALLENGES

“ I had many challenges over the past few years, especially during the flooding. All the soil that we had bought to help even out our property was swept away by the rain this past spring. I lost some pheasants and some fruit trees. ”

## RECOMMENDATIONS TO USDA AGENTS

“ Before this year's flood occurred, we didn't know anything about the flood relief offered by the U.S. Department of Agriculture. I would recommend agents make it known by highlighting such information on social media, billboards, and television advertisements as a public service before any disasters occur. ”

“ The Spanish webpage should reflect the same information as the English version. When I looked for information on USDA's Spanish webpage, all I saw were fact sheets and other important information. I would like to see stories about other Latino farmers or current press releases with upcoming services. ”

## ADVICE TO SOMEONE CONSIDERING A FARM SERVICE AGENCY LOAN FOR THEIR BUSINESS



“ I suggest to anyone who is looking for a loan to talk to Farm Service Agency, because their interest rates are lower, and they are willing to work with you. The agents were knowledgeable, friendly, and willing to help us understand the loan process. ”

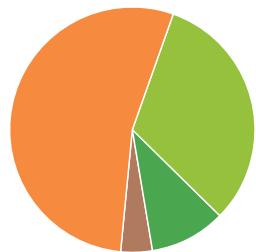
“ I usually work until 5 p.m. I asked for a couple of hours off, and the agent was very flexible and accommodating with me during the application process. The agent had all the paperwork ready when I went to the appointment. My experience was a positive one. ”



# TOP 5 TIPS FOR WORKING WITH LATINO YOUTH

- 1** Include activities and examples during presentations. This will help capture the students' attention. Our most successful presentation was when an FSA loan manager brought in a plat map to read with the students and shared an activity to teach them how to read it. Use examples of other youth who have taken advantage of USDA services.
- 2** Face to face outreach. For example: We recommend giving presentations to agricultural classes and after school FFA meetings. Volunteer for activities where you can get to know the students in the area. Attending FFA and 4-H meetings will give the agent exposure to parents and students who might be wondering about USDA resources.
- 3** Make the presentation more conversational than professional; this will help prevent distractions. Also, break up solid chunks of presenting with activities or questions.
- 4** Maintain a relaxed attitude and composure, try not to use too many acronyms, and encourage students to ask questions.
- 5** Students are most interested in microloans, youth loans, and farm ownership loans. Mention other programs, but don't spend too much time on them. Keep focused on those three.

FSA Youth Loan Guidebook ([youngfarmers.org/resource/fsa-loans-guidebook](http://youngfarmers.org/resource/fsa-loans-guidebook)) is a great resource to break down FSA and its different programs to youth. Top reasons why youth would not get an FSA loan, from an in-class survey:



- 54 percent said they were not interested in debt
- 32 percent said their parents are not supportive of getting a youth loan
- 10 percent said they could purchase items without a loan
- 4 percent are not interested in farming, other



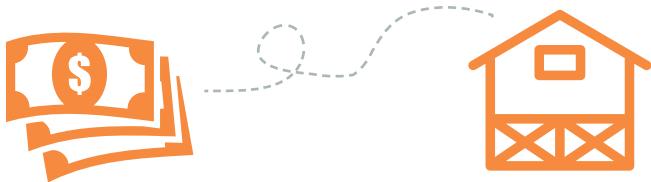
# YOUTH FARMER CASE STUDY

Carlos Alvarado, Jr.

rodents4ever

Youth Loan

## CARLOS' STORY



Applied for a \$5,000 Youth Loan from the Farm Service Agency.

The loan paid for a hutch to house chinchillas, and gravel and dirt to support the base of the hutch.



## OPERATION

Carlos sells meat chickens, organic eggs, geese, goslings, pheasants, chinchillas, and guinea pigs.

“ Many of my clients are from South America, and they are interested in farm layer hens. Currently, I have three pairs of Blue Diamond chinchillas, other chinchillas of various colors, and Peru guinea pigs. I am interested in creating a webpage for my business so I can expand my range. The egg business is still my main money maker, and I plan to continue providing eggs for my clients. I have several goals—when one goal is finished, I start on the next one. ”



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# Carlos Alvarado, Jr.

rodents4ever  
Youth Loan



## CHALLENGES

“ At first, I was unknown in my area, and it was difficult to sell my products, but little by little, through word of mouth, I started getting a following because of the quality of my eggs. I had problems with some neighbors who didn’t want animals next door to them. That tension was hard for me, but I kept focusing on my business. This year, my greatest challenge was the flooding because I lost more than 30 animals, but I stayed positive. ”

## RECOMMENDATIONS TO USDA AGENTS

“ I would recommend for the U.S. Department of Agriculture (USDA) to promote youth loans more. More visibility could help more youths learn about this opportunity and other services the organization offers. Word of mouth is good, but outreach using other means would definitely help others be introduced to USDA. If I hadn’t heard about this service from the Center for Rural Affairs, attending their workshops and meeting the agent, I doubt I would’ve applied for the youth loan. ”



“The agent worked with our schedule. He was very knowledgeable and patient with explaining the application process. If he hadn’t taken the time to explain the process, I would not have felt comfortable applying for the loan.”

## ADVICE TO SOMEONE CONSIDERING A FARM SERVICE AGENCY LOAN

“ It’s the best investment they can make. Young people need to be supported so they can have a thriving business. This program, along with support from their parents, can help them reach their goals. ”



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