



# ICBA Capital Summit

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## ICBA Legislative Update: Financial Assistance for Farmers

### Overview:

The productivity of the American farmer feeds our nation and meets a portion of demand for consumers around the world. However, in recent years many producers have been struggling with high input costs and low commodity prices, threatening their livelihoods. ICBA calls on Congress to pass additional farm financial assistance as a temporary means to strengthen the farm economy until pending economic and trade issues can be resolved on a longer-term basis.

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## Background & Need for Farm Financial Aid Package

Recognizing the struggles that many farmers have been facing, the administration authorized a \$12 billion farm bridge assistance program in December 2025. While helpful, an additional package of approximately twice this amount (\$24 billion) is needed to bring producers closer to break even, support specialty crops, deal with weather disasters and address the impact of the Iranian conflict.

Producers have been stricken by high production costs (i.e. fertilizer and diesel prices) and low crop prices, causing costs to exceed incomes. Many producers do not have positive cash flow, a key consideration for loan approvals and renewals. These challenges are typically caused by unique circumstances beyond the control producers through their own risk mitigation strategies. Community banks, which supply 80 percent of all agricultural loans from the banking sector, will continue to work with their borrowers, but many farmers may simply decide to exit agriculture altogether to preserve their operation's equity by avoiding another year of losses unless additional assistance is provided on a timely basis.

An increase in USDA guaranteed farm loans limits to \$3.5 million for ag real estate and \$3 million for ag operating loans would also allow community banks to assist more family farmers. These loans are often made by community banks with a 90 percent USDA guarantee and have low default rates.

## RECOMMENDATIONS TO ADDRESS THE AG SECTOR'S CURRENT ECONOMIC CHALLENGES

- Approve a financial aid package of approximately \$24 billion to address economic losses for crop and specialty crop producers as well as those impacted by major weather-related disasters; and
- Authorize an increase in loan limits for producers seeking USDA guaranteed farm loans to \$3.5 million for ag real estate loans and \$3 million for ag operating loans.