







### **FSA Overview**

#### **FSA Service Centers Nationwide Provide:**

#### Conservation

**Grassland conservation and maintenance** 

Improve Wildlife Habitat

Address Soil Erosion and Improve Soil Health

Improve water and air quality

#### **Disaster Relief**

Debris Removal and Land Restoration

Financial Relief for Crop and Livestock Losses

**Drought Assistance** 

**Emergency Loans** 

# Financing Options

**Farm Ownership loans** 

**Farm Operating Loans** 

**Microloans** 

**Youth Loans** 

Farm Storage Facility
Loans

**Tribal Land Loans** 



### **Conservation Reserve Program (CRP)**

- Voluntary Program
- Establish long-term, resource-conserving plant species, such as approved grasses or trees (known as "covers")
  - To control soil erosion
  - Improve water quality
  - Develop wildlife habitat
- Rental payments and cost-share assistance
  - Contract duration 10 15 years



## **CRP Practices (examples)**

- CP3 Tree Planting
  - To establish new or maintain existing stand of trees in a timber planting that will enhance environmental benefits
  - Applied to eligible cropland suitable for growing new or maintaining existing trees that will provide multipurpose forest benefits.
- CP31 Bottomland Timber Establishment on Wetlands
  - To establish and provide for the long-term viability of a bottomland hardwood stand of trees
  - Applied to eligible cropland suitable for growing bottomland hardwood trees or adapted shrubs that will provide multipurpose forest and wildlife benefits.



# **Conservation Reserve Enhancement Program** (CREP)

- Public-private partnership
  - Allows states, Tribal governments, nonprofit and private entities to partner with FSA
  - Implement CRP practices that address high priority conservation and environmental objectives

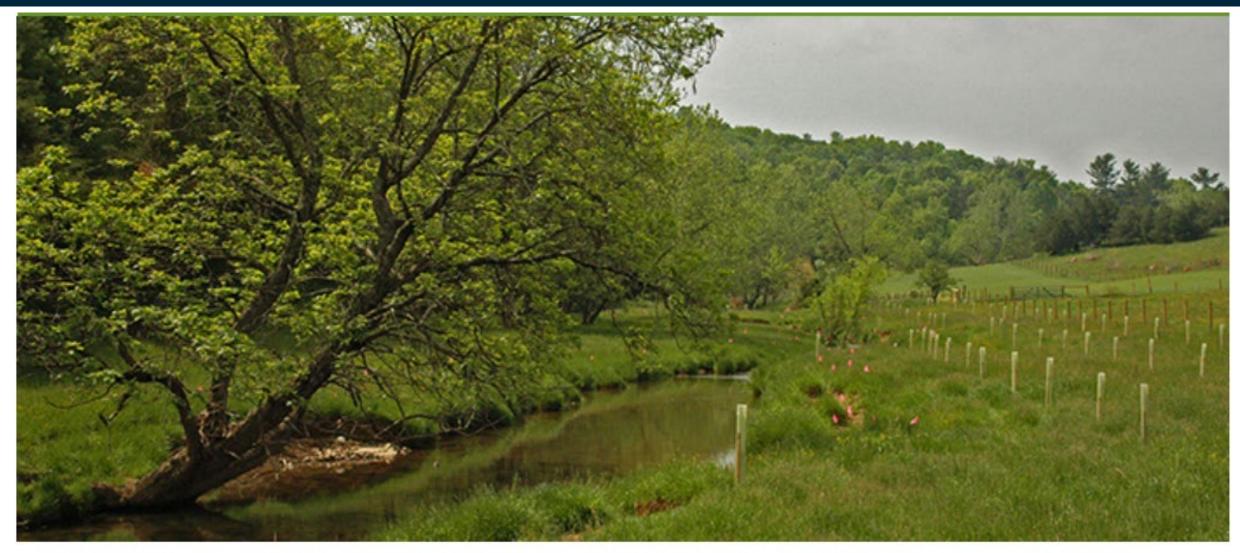




# **Conservation Reserve Enhancement Program** (CREP) - continued

- Practices that achieve substantial onsite and off-site natural resource benefits targeting goals like these:
  - Restore/establish wildlife habit
  - Maintain or improve grassland productivity
  - Promote conservation forestry





Forested buffers, such as the one that will be created by these new trees, improve water quality by reducing stream bank erosion, filtering runoff, reducing flooding, and more. Photo and caption: Chesapeake Bay Foundation.



### **FSA Emergency Forest Restoration Program (EFRP)**

EFRP provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster

- Up to 75% of allowable cost to implement emergency conservation practices can be provided
- Eligible practices include:
  - Debris removal from forestland;
  - Site preparation for natural regeneration or tree planting, tree planting and forest stand improvement;
  - Restoration of forestland roads, fire lanes, fuel breaks, or erosion control structures;
  - Fencing, tree shelters, and tree tubes to protect trees from wildlife damage; and
  - Wildlife enhancement to provide cover openings and wildlife habitat







### What Types of FSA Direct Farm Loans are Available?

Farm Ownership Loans

Operating Loans

Microloans

Emergency Loans

Youth Loans



## **Summary of FSA Direct Loan Limits**

- Farm Ownership (FO)
  - Microloan

- Operating (OL)
  - Microloan
  - Youth Loan

Emergency Loan

\$600,000

\$50,000

\$400,000

\$50,000

\$10,000



\$500,000



## FSA Interest Rates – as of August 1, 2025

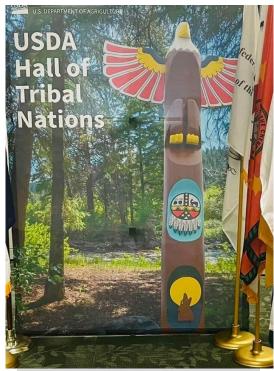
Operating Loan	5.00%
• Farm Ownership Loan	6.00%
Microloan to BFR	5.00%
Joint Financing Farm Ownership Loan	4.00%
Down Payment Loan	2.00%
• Emergency Loan (amount of actual loss)	3.75%

## **FSA Loan Programs for Tribal Lands**

Indian Tribal Land Acquisition Loan Program (ITLAP) Highly
Fractionated
Indian Land Loan
Program (HFIL)

Heirs Property Relending Program (HPRP)









## **Program Eligibility: Get Started with FSA**

- Several forms are needed to participate in FSA and NRCS programs, such as a Customer Data Worksheet.
  - Note: Specific programs will also have a program application and may also have additional program eligibility forms.
- New producers are encouraged to contact your local USDA Service Center to schedule a one-on-one appointment





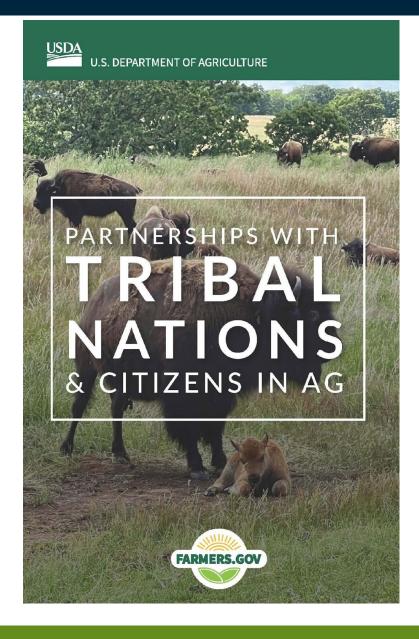




Individuals | Entities | Tribal Nations farmers.gov/working-with-us/common-forms



#### farmers.gov/tribal



#### PARTNERING WITH TRIBAL NATIONS



Tribal Nations interested in working with USDA: visit farmers.gov/tribal to learn more and contact USDA in your state.



#### **Election Period**



\*An election calendar can be found at fsa.usda.gov/elections or by contacting your local FSA office.

# BETHELINK Cobetween your agricultural community and the USDA



## **FSA County Committee Elections**



# Stay informed...USDA GovDelivery Email and Text

FARMERS.GOV

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#### RESOURCES

Program Deadlines

Tools

Disaster Resource Center

Farm Surveys and Statistics

Veterans

USDA.gov

WhiteHouse.gov &

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### FSA Questions or to Get Started with USDA

- Visit your local USDA Service Center www.farmers.gov/service-center-locator
- Visit <u>www.farmers.gov</u>



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