

USDA RESOURCES FOR VETERAN FARMERS

2018 Farm Bill Provisions Addressing Veterans: Amends the definition of veteran and extends benefits to veterans for down payment loans, reduced interest rates on guaranteed loans, disaster assistance coverage. Provides preferences under certain programs, including the Environmental Quality Incentives Program, the Conservation Reserve Program Transition Incentives Program, and the Conservation Stewardship Program, among others.

Risk Management Agency	https://www.rma.usda.gov/	Additional crop insurance benefits such as an increased subsidy. Veteran beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage and other incentives.
Natural Resources Conservation Service	<p>https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/eqip/</p>  <p>https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/csp/</p>	<p>Environmental Quality Incentives Program /EQIP: Veterans may be eligible for a cost share of up to 90 percent and advance payments of up to 50 percent for the average costs of certain conservation practices. Veterans may also receive preference for payments to help maintain and improve upon existing conservation systems. Higher payment rate and “advance payment*” (getting some funds up front) . Examples: manure storages, diversions, high tunnels, concrete heavy use areas, streambank fencing, etc. EQIP provides funding to fix soil erosion and water pollution problems like gullies in crop fields or barnyards flowing to the creek, for example; and also wildlife habitat and forestry practices. EQIP contracts-- usually 2 or 3 years, sometimes longer, as needed to install the practices listed in the contract.</p> <p>Conservation Stewardship Program/CSP – Payments for conservation performance – the higher the performance, the higher the payment.** Examples: improving crop or pasture management, establishing pollinator habitat or forest management. Always 5 year contracts. At least one</p>

		new activity must be done in the first year. There are annual payments all 5 years.
Rural Development	https://www.nal.usda.gov/ric/veterans-and-military-families	Value Added Producer grant program: Funding priority for Beginning Farmers and Ranchers, Veteran Farmers and Ranchers
Farm Services Agency	<p>https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/beginning-farmers-and-ranchers-loans/index</p> <p>https://www.fsa.usda.gov/programs-and-services/price-support/facility-loans/farm-storage/index</p> <p>https://www.fsa.usda.gov/programs-and-services/conservation-programs/conservation-reserve-program/</p> <p>https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2019/crp_transition_incentive_program-fact_sheet.pdf</p>	<p>Farm Loan Programs- Farm Ownership loans: 1 year of 3 year education/experience may be waived for veterans.</p> <p>Beginning farmer/ranchers: percentage of funds are set aside for those who have farmed <10 year.</p> <p>Farm Storage Facility Loan Program/FSFL- Provides low interest financing for producers to build or upgrade facilities to store commodities. Eligible facility types include grain bins, hay barns, bulk tanks, cold storage facilities, drying and handling equipment, storage equipment, and storage and handling trucks. Eligible equipment and facilities may be new or used, permanently affixed or portable.</p> <p>Conservation Reserve Program and Conservation Reserve Enhancement Program- CRP/CREP- Provides annual rental payments in exchange for installing and maintaining conservation practices on enrolled land. Contract terms are 10 to 15 years in length. Cost-share assistance is available for installing practices. Technical assistance is available for the life of the contract.</p> <p>Transition Incentive Program/TIP- Provides assistance to transition land with an expiring CRP/CREP contract from an owner or operator to a veteran farmer to return land to production agriculture.</p>

	<p>https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index</p> <p>https://www.farmers.gov/</p>	<p>Noninsured Crop Disaster Assistance Program/NAP- Provides financial assistance when low yields, loss of inventory, or prevented planting occur due to natural disasters. Coverage available for noninsurable crops from catastrophic level (50/55) coverage up to 65% of production at 100% of the price. Qualified veteran farmers are eligible for a waiver of the service fee and a 50% premium reduction.</p> <p>Multiple Additional Programs</p>
<p>VA Farm Loans (not USDA)</p>	<p>https://www.benefits.va.gov/BENEFITS/factsheets/homeloans/FarmLoans.pdf</p>	<p>Must be a farm residence on the land, must be Veteran's primary residence. VA-guaranteed loans can only be used for residential, not to purchase a business. Some farm properties may not be eligible for purchase using a VA-backed home loan.</p>

*The advance payments have rules; for example, the practice (not the whole project, just the specific conservation practice that they got an advance payment on) must be completed within 90 days of receiving the advance payment. Otherwise they might have to pay it back, possibly with interest etc. Advance payment is designed to help pay for an upfront cost that a contractor may charge before starting or equipment needed to do the project. Note: many contractors don't require anything up front and they give 30 days to pay after completing, so the "advance payment" may not be necessary in most cases, and may create problems if construction gets delayed.

** CSP is like reward payments for already doing a good job + one or two more conservation practices to improve further. Most farmers start with an EQIP contract, get things cleaned up with that, then they may go to a CSP contract to take them to a higher level of conservation.