



USDA Beginning Farmer and Rancher Veterans Webinar Series



May 14, 2025, 2:00 – 4:30pm Eastern

May 15, 2025, 2:00 – 4:00pm Eastern

What is a Veteran Farmer or Rancher (VFR)

USDA also has dedicated programs for Veteran Farmers and Ranchers (VFRs). The definition of a VFR also varies depending on the agency.

Veteran Farmer or Rancher (VFR)

FSA and NRCS Criteria

Individual who has served in the armed forces, including a reserve component; was released from service under conditions other than dishonorable; and:

qualifies as a BFR (see differences); or first obtained veteran status during the last 10 years.

- A legal entity or legal operation can be considered VFR if at least 50 percent ownership in the business is held by VFR individuals.
- For FSA Farm Loan Programs, a majority of the entity must be owned by VFR individuals, unless they are married, in which case just one of the spouses must be VFR.

RMA Criteria

Individual who has served in the armed forces, including a reserve component; was released from service under conditions other than dishonorable; and:

first obtained veteran status during the last 5 years.

NEW **FARMERS**

Preparing to
Participate:
Your Key to Success



Michael Sherman Outreach Specialist



Pennsylvania Farm Service Agency

- 23 years with USDA (FSA and AMS)
- Beginning Farmer & Veteran State Coordinator

IDENTIFICATION OF YOUR FARMING OPERATION

- What type of agricultural operation are you striving to establish?
- What experience or education do you possess that can contribute to your success?
- What resources do you currently have?
- What resources will you need?
- Where do you see your operation in the next 5 years and how will you get there?

DEVELOPING A PLAN

- Your plan is a road map to success
- A concise plan decreases instances of confusion, unpredictability and failure
- Set realistic goals and expectations for the operation
- Remember that farms are businesses and businesses have managers

CREATE YOUR FARMING RESUME

- Many beginning farmers discredit or undervalue their agricultural experiences and education in conversations with staff
- Prior experience is an important component to the eligibility determinations that are required when obtaining loans
- Be able to discuss your farming portfolio comfortably to county office staff

INITIAL CONTACT: COORDINATORS WILL ASSIST

- Each state has a Beginning Farmer and Rancher Coordinator
- Coordinators can help you identify resources
- Connect you with your local Service Center
- Provide referrals to local assistance programs specific to your region
- <https://www.farmers.gov/your-business/beginning-farmers/coordinators>

LOCATING YOUR USDA SERVICE CENTER

- Connect with your local USDA representatives at a single location
- Appointments are encouraged for efficient time management for you and staff
- Contact information for your local Service Centers can be found by visiting <https://www.farmers.gov/working-with-us/USDA-service-centers>

MY APPOINTMENT IS SCHEDULED: WHAT DO I NEED TO BRING?

- Official Tax ID (such as SSN or EIN)
- Legal Entity Paperwork
- Property Deeds or Lease Agreements
- Proof of Signature Authority (if required)

WHAT WILL FSA DO ON THIS VISIT

- Search established farm records to see if a Farm Serial Number (FSN) and Tract exists for your land
- Delineate your farm boundaries to develop acreages on map used for various types of program participation
- If boundaries exist but are incorrect, FSA will reconstitute farm

OBTAINING A FARM SERIAL NUMBER

- A farm serial number (FSN) is required to participate in most USDA programs
- There is no cost to obtain an FSN
- Provide proof of ownership or lease agreement
- Used to establish and maintain a farm history for the land
- Farm serial numbers remain with the land and do not follow the operator

COMPREHENSIVE PLAN FOR PARTICIPATION: YOUR INPUT IS KEY!

- Have a basic understanding of programs that are available for your specific need
- Discuss goals and objectives for operation
- Explore current programs available for your production model
- If expansion is desired, be sure to ask about loan programs that provide financing
- Identify priorities for future participation

INTERNAL USDA RESOURCES

- Be sure to inquire about conservation programs available through the USDA Natural Resource Conservation Service (NRCS)
- If further processing ag commodities or energy efficiency is a priority, ask to speak with a representative from USDA Rural Development (RD)
- Crop insurance is an important tool in risk management, be sure to get contact information from the USDA Risk Management Agency (RMA)

EXTERNAL RESOURCES

- State Departments of Agriculture
- Veterans Organizations
- Veteran Business Outreach Centers
- County Conservation Districts
- Local Farm Bureau Chapters
- Extension Programs
- Commodity Organizations
- Colleges/Universities
- Small Business Development Centers

GovDelivery

- Be sure to signup for GovDelivery updates from your state and local Service Center
- Provides timely notification of current programs and current interest rates offered through FSA
- Allows for opportunity to receive texts pertaining to important signup deadlines

RECEIPT FOR SERVICE

- Provided by local county office staff when you apply for a program or request assistance
- Some receipts are automatically generated when benefits are requested from certain programs
- Receipts serve as a record for your interaction with office

AFTER YOUR VISIT

- Annually file your acreage report according to established deadlines
- Maintain contact with your local office
- Explore self-service options if you are unable to make subsequent visits to office
- Share your experience with the USDA with friends, neighbors or relatives who may be interested in learning more about USDA services



Amanda Robertson
National Outreach Specialist
BFR Regional Coordinator

NEW FARMERS

Creditworthiness:
How to prepare for
financing





Items to be discussed:

- Creditworthiness
- Tips to consider when applying for a loan
- FSA Loan Programs
- Loan eligibility
- How to apply for a loan

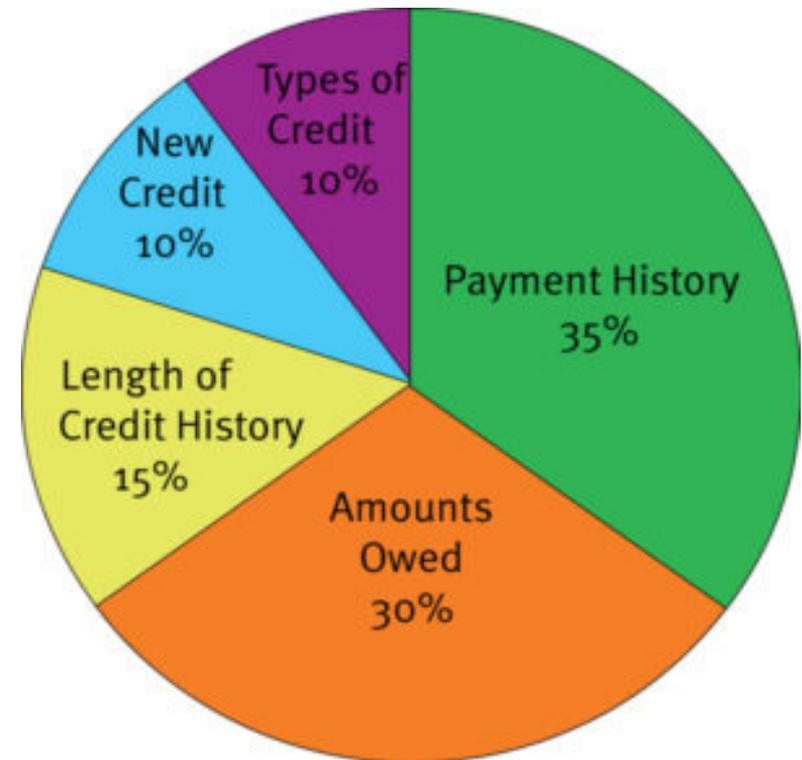


What is Creditworthiness?

- A measure of how likely you are to pay on your debt obligations.
 - Repayment history
- How worthy you are to receive new credit.
- What lenders consider before they approve any new credit.

Credit Report

- Provides your credit score
- Detailed record of your credit history
 - Loans
 - Credit cards
 - Payment history
 - Bankruptcies
 - Medical Expenses
 - Judgements (may or may not appear)
- FSA credit report fee
 - Individual- \$16
 - Husband/Wife- \$24.50
 - Entity- \$50



NOTE: FSA does not make a loan determination based on credit score but rather repayment history.

Rebounding your Credit

- Manage your finances
 - Work within your budget
- Contact collectors
 - Develop payment plan
 - Make timely payments
- Take control
 - Be aware of debts
 - Be cautious of co-signing



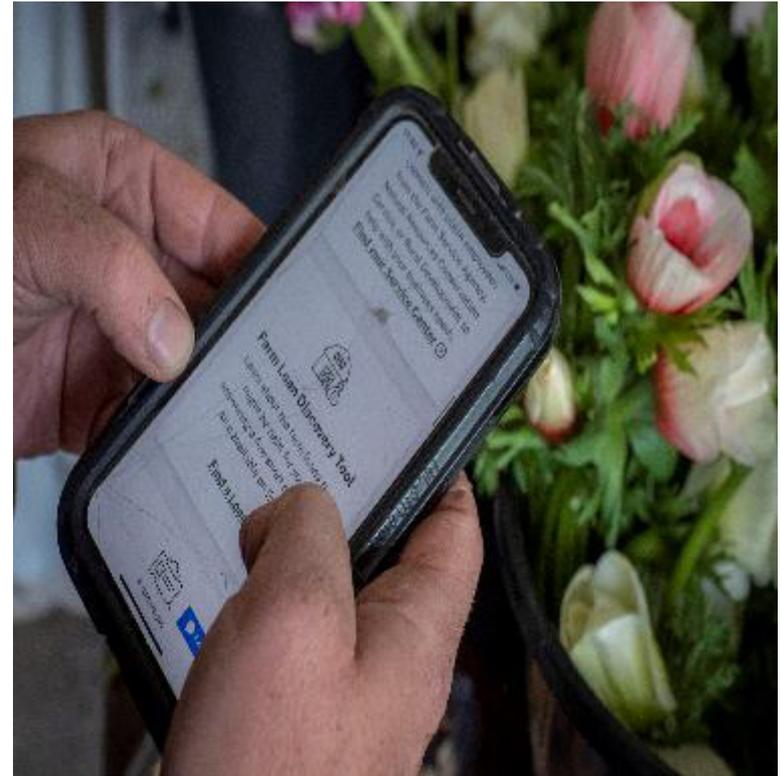
When Applying for a Loan:

- Have a plan
 - What are you growing/raising?
- Land and capital
 - Do you have access to land and equipment?
- Do your research
 - Production and Marketing
- Provide production history or research production
 - No established history?
 - Do your homework



When Applying for a Loan- continued

- Have a marketing plan
 - Do you need a contract?
 - Are you selling at market or direct consumer?
- Be mindful of your credit history
 - Do you have good credit?
- Communicate openly and efficiently
 - Be upfront with your loan official
 - let them know the good, bad, and ugly.
- Set goals
 - Short term and long term



FSA Farm Loan Programs

Farm Ownership

- Purchase real estate, capital improvements, soil and water conservation, loan closing and related expenses
- \$600,000 maximum loan amount
- Term up to 40 years

Operating Loan

- Purchase livestock, equipment, production expenses, refinance operating expenses
- \$400,000 maximum loan amount
- Term 1-7 years

Microloans

- For farm ownership and operating purposes
- \$50,000 loan limit for each purpose with combined loan amount not exceeding \$100,000
- Operating terms are 1-7 years
- Farm Ownership terms are up to 40 years

Beginning Farmer Down Payment Loan

- Purchase real estate
- Must be a beginning, socially disadvantaged, veteran or limited resource producer
- Requires a 5% down payment
- FSA can loan up to 45% of the purchase price not to exceed \$667,000

What are the Eligibility Requirements?

- Be a family farmer or rancher;
- Have a satisfactory credit history;
- Not have provided FSA with false or misleading documents or statements in the past;
- Be a citizen of the United States, a non-citizen national, or a qualified alien;



General Eligibility Requirements – continued

- Be unable to obtain credit elsewhere at reasonable rates and terms;
- Have the legal capacity to incur obligations of the loan;
- Not have outstanding unpaid U.S. judgments;
- Not be delinquent on a federal debt;



General Eligibility Requirements – continued

- Not have been convicted of growing, producing, harvesting, or storing a controlled substance within the last 5 crop years;
- Not have received debt forgiveness from FSA (with exceptions)
- Have the training, education, or farm experience to manage the farm or ranch.



Find the Farm Loan that is right for you with the Loan Assistance Tool!

- [Loan Assistance Tool / Portal \(usda.gov\)](https://www.usda.gov)
 - Check eligibility for FSA farm loans
 - Discover FSA loan products
 - Learn how to apply for a Direct Farm Loan online



Preparing your FSA Direct Loan Application

- All FSA direct loan applications require the same basic forms
- Loan official will advise if additional information is required
- Apply in person or on-line
- Connect with your local USDA Service Center
 - [Questions? Find Your Local Service Center | Farmers.gov](#)

Apply for a Direct Loan online

- Access a secure online portal to complete loan application
- Upload supporting documents
- Pay the required credit report fee
- Submit the application for processing



Note: You will need a USDA individual customer record linked to a USDA Level 2 eAuthentication account. Visit farmers.gov/account or contact your local USDA Service Center for assistance.

USDA's Online Farm Loan Tools: farmers.gov/loans

- **Find a Farm Loan**
 - [Loan Assistance Tool / Portal \(usda.gov\)](https://usda.gov)
- **Apply for a Direct Loan**
 - [Online Loan Application Tool](https://farmers.gov)
- **Make a Direct Farm Loan Payment**
 - [Pay My Loan Self-Service Tool](https://farmers.gov)



If you are new to farming, ranching, and USDA:

- Connect with your State BFR Coordinator
 - [Beginning Farmer and Rancher Coordinators | Farmers.gov](#)
- Check out the step-by-step guide to starting a farming or ranching operation
 - [Beginning Farmers and Ranchers | Farmers.gov](#)

NEW FARMERS

Questions?



Each day we will cover different topics, including:

Wednesday, May 14, 2025

1. **USDA Key Personnel Introduction and Overview**
2. **Veterans and the USDA, with Michael Sherman**
Introduction to USDA's definition of military veteran farmer and rancher and how it differs across agencies.
3. **How to Get Started, with Michael Sherman**
Guidance on how to prepare for a successful appointment at the local Service Center.
4. **Credit Worthiness, with Amanda Robertson**
Learn the factors FSA Loan Officers use to determine credit worthiness.

Thursday, May 15, 2025

1. **Value-Added Producer Grants (VAPG), with Carlos Contreas and DeLea Taylor**
Overview of grant program to help with value-added production and sales.
2. **Environmental Quality Incentives Program (EQIP), with Floyd Nauls**
Learn how to integrate conservation practices into working land.