Welcome: FSA Leadership Team

1. Steve Peterson, FSA Associate Administrator

2. Bill Cobb, Deputy Administrator for Farm Loan Programs

3. Linda Cronin, FSA Outreach Office Director
AGENDA

1. HPRP Overview
2. Technical Assistance and Outreach-Federation of Southern Cooperatives
3. Meet the Newly Announced Lenders
4. Closing
5. Additional Heirs Property Resources

- Don’t hear audio through your device? Audience phone bridge is available
- Questions should be submitted through the Q&A box
- Any questions not answered during the webinar will be made available with the recording.
What is Heirs’ Property?

Heirs’ Property is family-owned land that is jointly owned by descendants of a deceased person whose estate did not clear probate.
Program Eligibility

• Farm numbers allow access to USDA programs

2018 Farm Bill

USDA is an equal opportunity provider, employer, and lender
### Understanding USDA Program Avenues for Heirs'

<table>
<thead>
<tr>
<th>Program Benefits</th>
<th>FSA County Office</th>
<th>Heirs’ Property Relending Program (HPRP)</th>
<th>Certified Mediation Program</th>
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<tbody>
<tr>
<td>Assists heirs with resolving title issues related to property.</td>
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<tr>
<td>Assists with resolving disputes related to heirs’ property.</td>
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<tr>
<td>Assists heirs with documentation necessary to receive a farm number.</td>
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<td>Provides loans to resolve heirs’ property title issues by financing the purchase or consolidation of property interests and financing costs associated with a succession plan.</td>
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Heirs’ Property Relending Program (HPRP) Overview
**How it Works**

1. **LOAN**
   - Lenders: Cooperatives, Credit Unions, Nonprofits

2. **LOAN**
   - Repay loan

3. **LEGAL SERVICES**
   - Obtained using loan funds to resolve title issues by purchasing or consolidating property interests and establishing a succession plan.

4. **LEGAL TITLE**
   - Obtained by heir

**Farmland**
- Kept in farming

**USDA**
- Programs, loans, grants and services

**Other U.S.**
- Government resources, such as FEMA

Learn more at farmers.gov/heirs/relending
How Does HPRP Help Heirs?

• Lenders make loans available to heirs. These loans assist heirs (with more than one owner):
  • Resolve ownership & succession issues

Note: These are loans that must be repaid to the lender.
Heirs Eligibility Requirement

- Individuals or legal entities with authority to incur the debt and to resolve ownership and succession of a farm owned by multiple owners;
- Are a family member or heir-at-law related by blood or marriage to the previous owner of the property;
- Agree to complete a succession plan.
What Can the Loan Be Used For?

• If you’re an heir, you may use the loans to resolve title issues by financing the purchase or consolidation of property interests and financing costs associated with a succession plan.

• This may also include costs of buying out fractional interests of other heirs to clear the title, which includes closing costs, appraisals, title searches, surveys, preparing documents, mediation, and legal services.

• Heirs should contact lenders for more information on loan uses.
Technical Assistance & Outreach Education
Dãnia Davy, Director of Land Retention and Advocacy
Founded in 1967 at the intersection of the Civil Rights and Black Cooperative movements, the FSC/LAF is the nation’s oldest and largest cooperatively owned organization serving Black farmers, cooperatives, and landowners.

For 55 years, the FSC/LAF has provided outreach, technical assistance, and related services to Black farmers and landowners throughout the Southeast.
Areas of Expertise

Top 5 priority areas –
(i) Cooperative Development
(ii) Heirs Property/Land Retention
(iii) Advocacy
(iv) Outreach and Education
(v) Development and Managing a Network of Partners.
Overview: Heirs HPRP Outreach & Technical Assistance

• Assistance with application loan readiness
• Assisting heirs with understanding the loan process
• Providing phone and virtual meeting access to interested HPRP Applicants or Program Participants
• Providing educational tools and resources on heirs' property
• Offering estate planning assistance
• Offering attorney referral services
Key Activities

- Development Educational Materials/Resources
- Training Workshops
Key Activities (continued)

Financial Consultation

- Budget planning
- Cost-benefit analysis
- Creditworthiness analysis
- Repayment planning
- Revenue projections
Key Activities (continued)

Application Assistance

- Ensuring applicants submit complete & competitive applications
- Family tree development
- Referral to mediation services
- Title analysis & searching
Tips for Heirs: Getting Ready To Apply
Questions
Stay Informed

Website: www.federation.coop

Email: loanfund@federation.coop

Phone: 404-765-0991
Meet The Lenders
Intermediary Lenders

Cherokee Nation Economic Development Trust Authority (CNEDTA)

Representative, Stephen Highers
Director of the Small Business Assistance Center

Akiptan, Inc.

Representative, Skya Ducheneaux
Executive Director

Shared Capital Cooperative

Representatives, Christina Jennings
Executive Director

Gabrielle Chapman
Program Manager

*All are either Approved or Conditionally Approved
Summary
Heirs Property: Resources

WEB SITES:
https://www.farmers.gov/heirs

https://www.farmers.gov/heirs/relending

Includes info on:
• Establishing a farm number
• Heirs Property Relending Program
• Fact Sheets:
  • Heirs’ property operators on getting a farm number
  • What is Heirs Property?
  • Heirs’ Property Relending Program
  • HPRP: 6 Tips for Working with Lenders
  • USDA Assistance for Heirs’ Property Landowners
• Video Resources
• FAQs
• ……..and so much more, plus more to come!
Other USDA Programs and Resources

WEBSITE:

• [www.rd.usda.gov](http://www.rd.usda.gov)
  • Microentrepreneur Assistance Program
  • Value Added Producer Grants
  • Socially Disadvantaged Groups Grant

WEBSITE:

• [www.nrcs.usda.gov](http://www.nrcs.usda.gov)
  • Regional Conservation Partnership Program (RCPP)
  • Environmental Incentives Program (EQIP)

WEBSITE:

• [www.usendowment.org](http://www.usendowment.org)
  • Sustainable Forestry and African American Land Retention Network (SFLR)
Other FSA Outreach Office Announcements

- **Increasing Land, Capital and Market Access Program Notice of Funding Opportunity**
- **September and October Tax Education Webinars**
- **Conservation Reserve Program Transition Incentive Program $4.5 Million Notice of Funding Opportunity**

Stay Connected

To receive FSA Outreach updates directly........Farmers.gov
Contact Information

**FSA Outreach Office/HPRP Team**

Phone: 202-690-1700  
Email: FSAOutreach@USDA.gov  
Website: Outreach and Education (usda.gov)

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**Akiptan, Inc.**

Contact: Skya Ducheneaux at skya@akiptan.org or (605) 964-8081; and  
Dawn LeBeau at dawn@akiptan.org

Website: https://www.akiptan.org/

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**Cherokee Nation Economic Development Trust Authority (CNEDTA)**

Contact: Stephen Highers at stephen-highers@cherokee.org, (918) 207-3955; and  
Brian Wagmon at (918) 453-5531, sbac@cherokee.org

Website: https://www.cherokee.org/

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**Shared Capital Cooperative**

Contact: Shared Capital Cooperative, heirsloans@shredcapital.coop

Website: https://sharedcapital.coop/

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**Federation of Southern Cooperatives/Land Assistance Fund**

Contact: Federation of Southern Cooperatives, loanfund@federation.coop; or info@federation.coop

Website: https://www.federation.coop/