#### Virgin Islands USDA Newsletter- May 2025

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#### U.S. DEPARTMENT OF AGRICULTURE

USVI FSA & NRCS Updates May 12,2025

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

- USDA Supports Military Veteran's Transition to Farming
- <u>New to Farming? USDA Can Help</u>
- USDA Microloans Help Farmers Purchase Farmland and Improve Property
- Selected Interest Rates for May 2025
- NRCS Celebrates 90 Years of Helping People Help the Land
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## Farm Service Agency

# USDA Supports Military Veteran's Transition to Farming

Are you a military veteran interested in farming? USDA offers resources to help you:

- **Fund Your Operation:** USDA's Farm Service Agency offers a variety of <u>funding opportunities</u> to help agricultural producers finance their businesses. Certain funds are targeted for veterans and beginning farmers and ranchers.
- Conserve Natural Resources: USDA's Natural Resources Conservation Service offers <u>conservation programs and expert one-on-one technical</u> <u>assistance</u> to strengthen agricultural operations now and into the future.

Veterans may be eligible for a cost share of up to 90 percent and advance payments of up to 50 percent to cover certain conservation practices.

 Manage Risks: USDA is here to help you prepare for and recover from the unexpected. Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple <u>USDA programs that support risk management</u>.

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. To conduct business, please contact your local USDA Service Center. If you're a new farmer, you can also reach out to your state Beginning Farmer and Rancher Coordinator.

## New to Farming? USDA Can Help

If you're a new farmer or rancher, can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance. We offer dedicated help to beginning farmers and ranchers. USDA considers anyone who has operated a farm or ranch for less than ten years to be a beginning farmer or rancher.

The first step is to find your local USDA Service Center by visiting <u>farmers.gov/service-center-locator</u>. Call your local Farm Service Agency (FSA) office to make an appointment to establish a farm number. You can establish a farm number for any land being used for agricultural purposes that is over 0.01 acre.

You'll need to bring the following to your appointment:

- Proof of identify (driver's license, social security card, IRS Employer Identification Number (EIN))
- Proof of Ownership (copy of recorded deed or recorded land contract)
- Lease agreements
- Entity Identification Status (articles of incorporation, trust and estate documents, or partnership agreement)

FSA staff will work with you one-on-one to review your documents and register your farm with FSA. Registering your farm allows you to apply for FSA and other USDA programs.

After your farm is registered, you can meet with FSA and Natural Resources Conservation Service (NRCS) staff to discuss your business and conservation goals. FSA and NRCS staff can help you determine program eligibility and walk you through the application process.

Depending on your operation, you may want to consider crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are <u>many types of insurance products available</u> for a wide variety of production practices, including organic and sustainable agriculture.

#### **More Information**

- Beginning Farmers and Ranchers
- Urban grower? Learn about our <u>Urban Service Centers</u>
- New to farming?
- <u>Contact your Beginning Farmer and Rancher Coordinator</u>
- Factsheet for Beginning Farmers and Ranchers
- Need a translator? Learn more about free, real-time <u>Translation Services</u>
- Our <u>Guide to USDA Resources for Historically Underserved Farmers and</u> <u>Ranchers</u> has a worksheet to help you prepare for your first visit.

## USDA Microloans Help Farmers Purchase Farmland and Improve Property

Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

To learn more about the FSA microloan program, contact your St. Croix County USDA Service Center at 340-773-9146 or visit <u>fsa.usda.gov/microloans</u>.

#### Selected Interest Rates for May 2025

Farm Operating - Direct	5.125%
Farm Operating - Microloan	5.125%
Farm Ownership - Direct	5.625%
Farm Ownership - Microloan	5.625%
Farm Ownership - Direct, Joint Financing	3.625%
Farm Ownership - Down Payment	1.625%
Emergency Loan - Amount of Actual Loss	s3.750%

#### **Natural Resources Conservation Service**

## NRCS Celebrates 90 Years of Helping People Help the Land

On April 27, 1935, Congress established the Soil Conservation Service, which would later become the Natural Resources Conservation Service (NRCS), as a permanent agency in the U.S. Department of Agriculture. For 90 years, NRCS has helped farmers, ranchers and forestland owners make critical investments in their operations and local communities to keep working lands working and boost agricultural production, while at the same time improving the quality of our air, water, soil, and wildlife habitats.

See our compilation of videos, stories and resources here.

## **Every Successful Farm Starts with a Plan**

The Natural Resources Conservation Service (NRCS) works to help farmers, ranchers and forest landowners invest in their operations and local communities to keep working lands working, boost rural economies, increase the competitiveness of American agriculture and improve the quality of our air, water, soil and wildlife habitat.

Simply put – NRCS helps America's farmers, ranchers and forestland owners make conservation work for them.

Our Conservation Technical Assistance (CTA) program enables every acre of voluntary conservation applied through every program NRCS administers. It is the foundation of our financial and technical assistance delivery system.

Every farm and acre is unique and requires tailored management; and every decision maker has different management concerns and needs. Our technical assistance is one-on-one, personalized advice and support to help producers make the best decisions for their lands – and is offered free of charge.

This personalized assistance provides producers with the science-based data and tools to make informed decisions about where to target efforts to get the greatest return on their investment and ensure the long-term sustainability of American agriculture.

A comprehensive conservation plan is the first step to managing all the natural resources on a farm. NRCS walks the farm with the producer and develops options to address that producer's needs. Our toolbox includes aerial photos, soil surveys, engineering solutions and individual science-based analysis customized for the producer's property. The plan we develop with the producer combines existing production methods with recommended conservation practices to best manage that farm's unique natural resources, while allowing the producer to grow sustainably and productively. Supported by our expert analysis and recommendations, the producer chooses which option best meets their needs. These decisions become the producer's conservation plan, a step-by-step guide to reach their objectives.

This planning process also makes it easier to identify how and when the farmer, rancher or forest landowner could qualify for Farm Bill financial assistance to help them install conservation systems or receive incentives for trying new ones. We have the expertise to see our customers through this process. Because identifying when, where and how to implement practices is not plug and play.

The final plan provides a roadmap for the producer to meet their natural resource conservation goals. It includes helpful information on each of the producer's practices, such as how they benefit the farm, how to maintain them, and how they help the soil, water and wildlife.

By developing a conservation plan and adding conservation to the land, farmers, ranchers and forest landowners can protect the land's ability to provide for their family and future generations.

With offices in communities nationwide, NRCS staff provide the information, tools and delivery systems necessary for producers – in every state and territory – to conserve, maintain and improve their natural resources.

Contact your local USDA service center to find out more.



#### **USDA St. Croix Service Center**

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