

USDA & FSA Program Basics

Direct Service Provider Pilot Network Training Series
September 3, 2025

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Distressed Borrowers Assistance Network (DBAN)

- Help farmers achieve long-term financial stability and health
- Strengthen the capacity of direct service providers to help financially distressed farmers understand their financial situation & options through tailored, one-on-one technical assistance
- Build a collaborative network that can sustain beyond DBAN funding



DBAN this spring/summer

- Pilot Network Launch
- RFA Process & Orientation
- Virtual training series

DBAN this fall

- Farm Aid in-person training Sept 18
- RFA Projects begin
- Virtual training continues

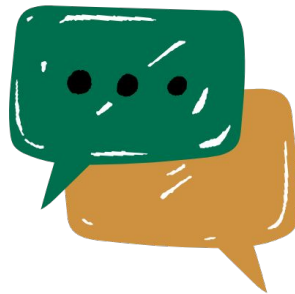
Our Goals for Today



- Understanding of USDA Department & Agency Structure, and what kinds of programs specific agencies (especially FSA) offer—and don't offer
- Understanding of how agencies and programs were established
- Understanding of recent changes at USDA



Not Our Goals Today



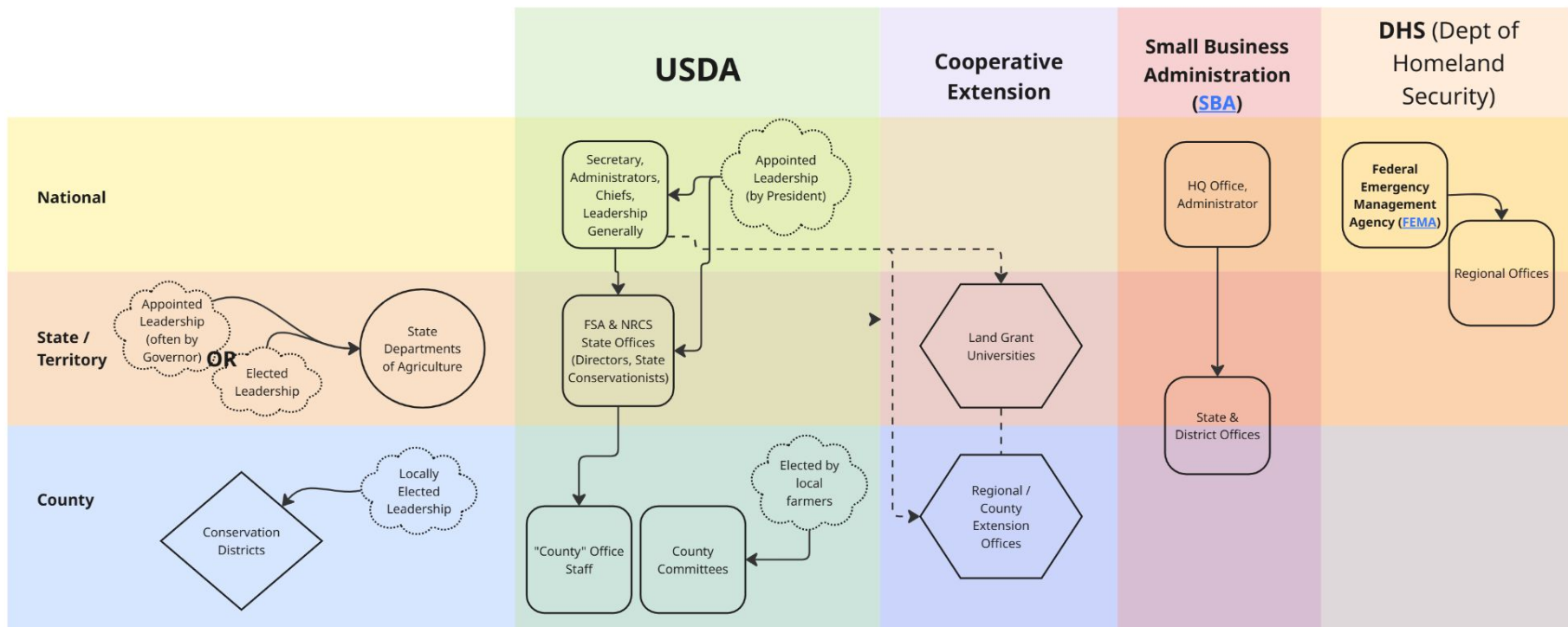
- Review every single agency of USDA
- Memorize potential purpose, benefits, and eligibility for every USDA program a farmer might apply for
- Discuss procedure / options when applications get denied or things are going badly

USDA in Context

***Not* USDA, but federal agencies**



Geographic Scope



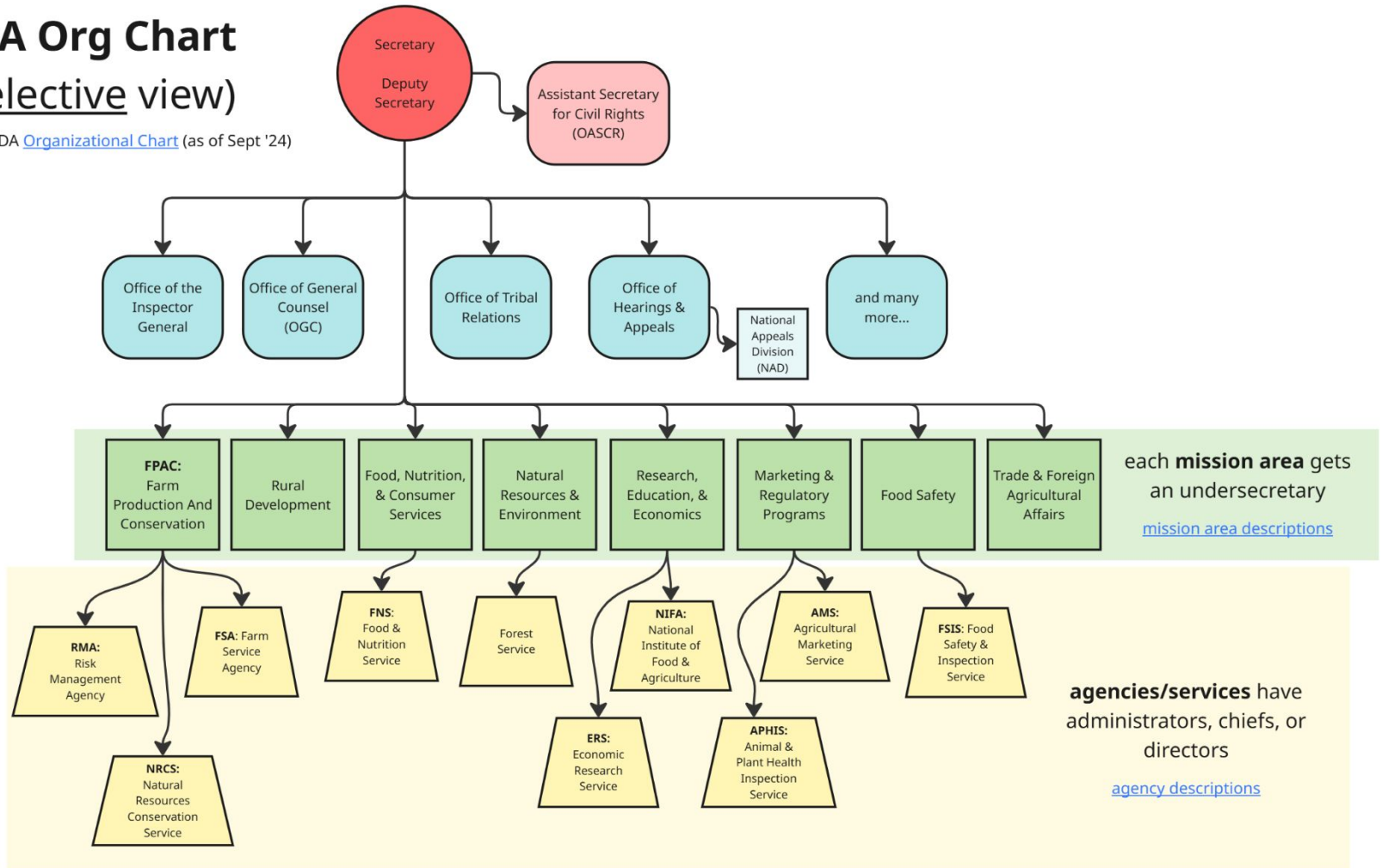
USDA: A Brief History

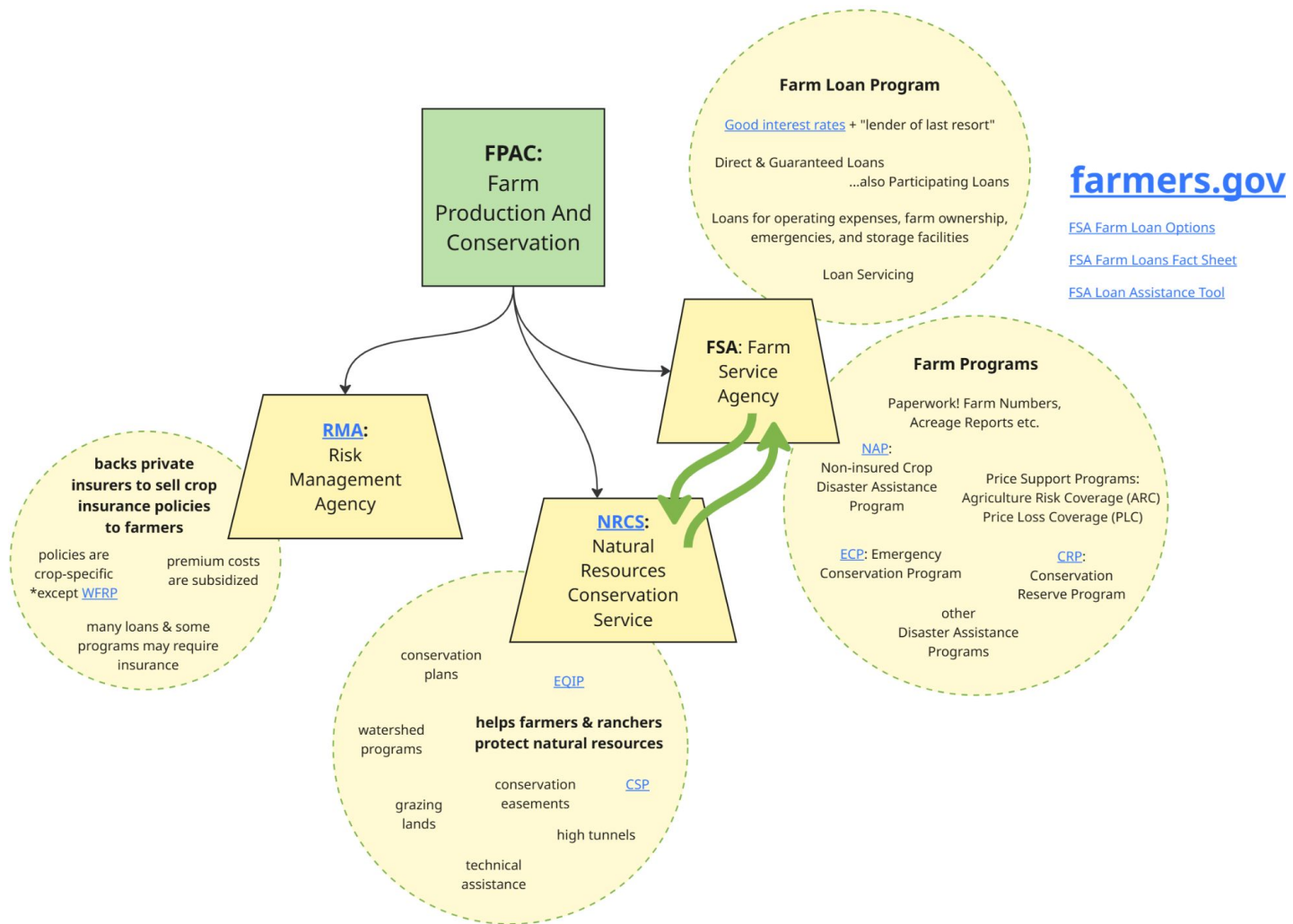


USDA Org Chart

(a selective view)

See full USDA [Organizational Chart](#) (as of Sept '24)





[FSA Farm Loan Options](#)

[FSA Farm Loans Fact Sheet](#)

[FSA Loan Assistance Tool](#)



	Operating Loans	Farm Ownership Loans
Direct Loans	Direct Operating Loan (OL) • Limit: \$400K • Typically one-year terms but can be up to 7 years for longer term things/larger purchases (such as equipment, minor repairs, or livestock)	Direct Farm Ownership Loan (FO) • Limit: \$600K • 40 years maximum term
Guaranteed Loans	Guaranteed Operating Loan (OL) • Limit: \$2,251,000 • Typically one-year terms, but can be up to 7 years for longer term things/larger purchases (such as equipment, minor repairs, or livestock)	Guaranteed Farm Ownership Loan (FO) • Limit: \$2,251,000 • 40 years maximum term

USDA Changes

- Congress: passes laws (“authorizes”) about programs and funding. Laws have variable levels of detail.
- USDA (and other agencies of the executive branch, aka administration) implements those laws, writing rules to guide implementation and handbooks to instruct agency staff
- New programs, new rules, and changes in how things are done are constant; direct service providers should stay current to help guide farmers through changes that may impact them.

USDA Changes

- Reductions in Force (RIFs) and Reorganization
 - [Sec. Rollins' July 24, 2025 Memorandum](#)
 - [Comment Period open through September 30th](#)
- Funding
- [July 10th Final Rule regarding the “socially disadvantaged” designation](#)





Questions?



Please help us improve our trainings by filling out our survey!

