



Heirs Property Relending Program: Producer Educational Webinar

USDA Farm Service Agency

**Farm
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Agency**

fsa.usda.gov

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

 USDA



AGENDA

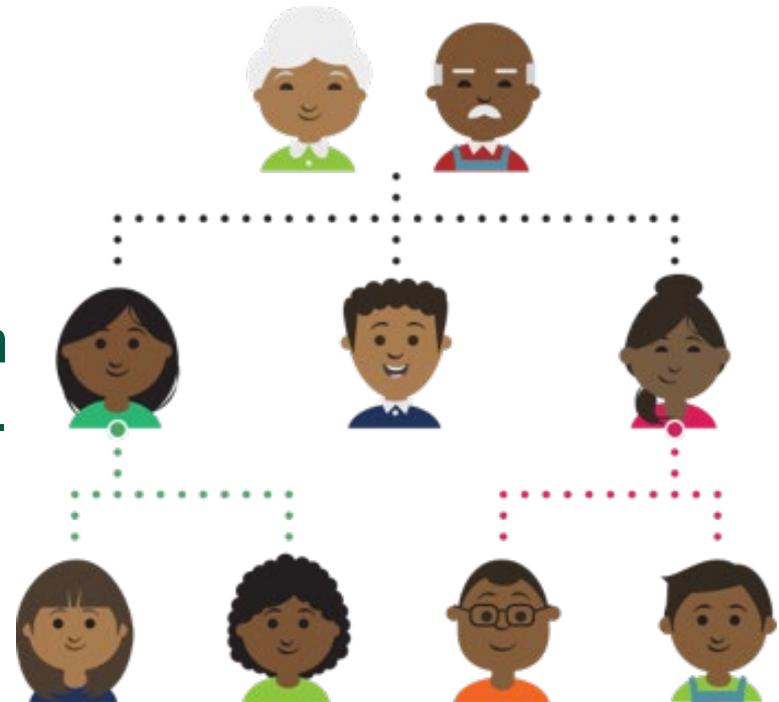
1. HPRP Overview
2. Technical Assistance and Outreach-Federation of Southern Cooperatives
3. Meet the Newly Announced Lenders
4. Closing
5. Additional Heirs Property Resources

- **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.



Why It Matters: Resolving Participation Barriers

Program Eligibility

- Farm numbers allow access to USDA programs

2018 Farm Bill



Understanding USDA Program Avenues for Heirs'

Program Benefits	FSA County Office	Heirs' Property Relending Program (HPRP)	Certified Mediation Program
Assists heirs with resolving title issues related to property.		X	X
Assists with resolving disputes related to heirs' property.		X	X
Assists heirs with documentation necessary to receive a farm number.	X		
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.		X	

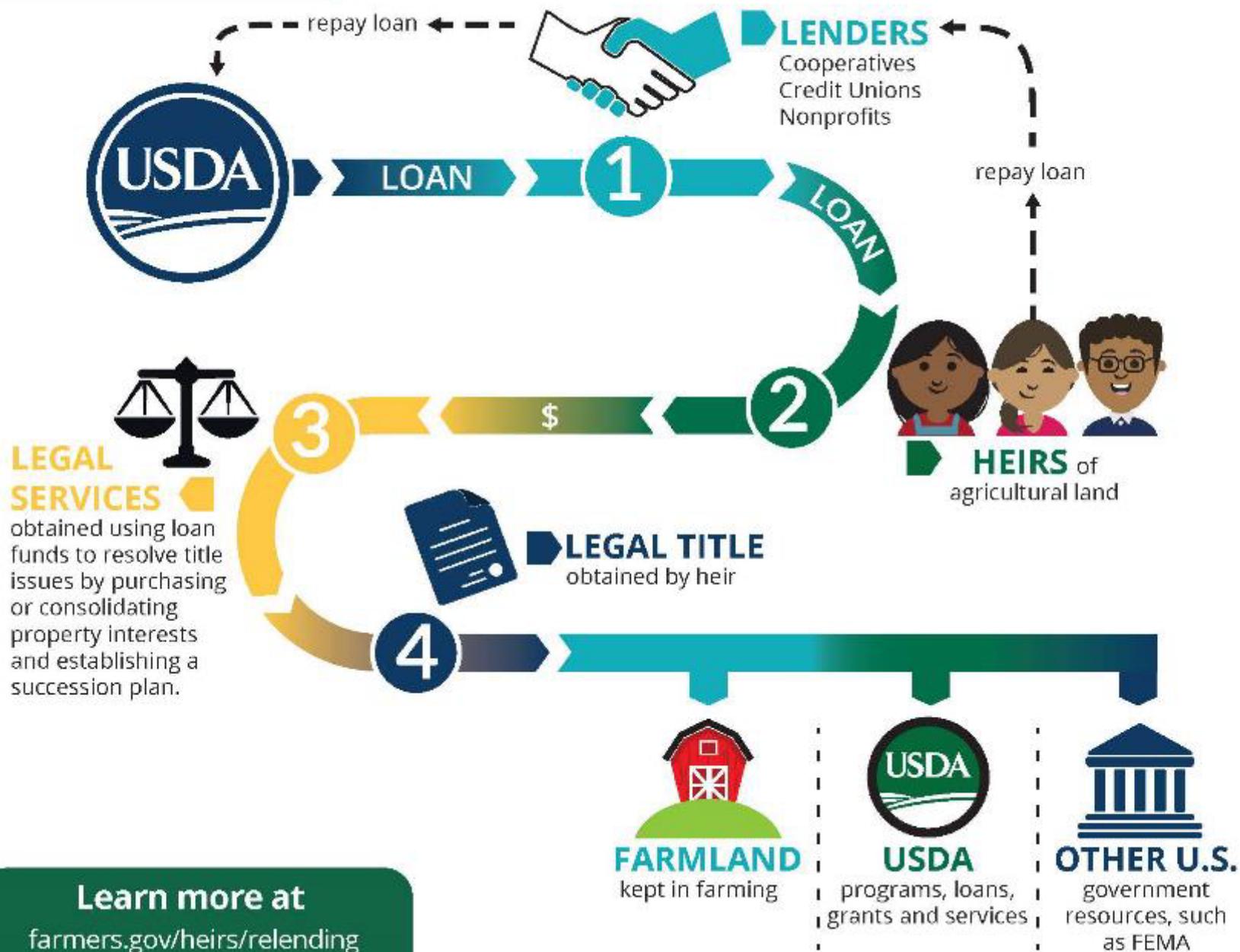


Heirs' Property Relending Program (HPRP) Overview

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How it Works



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.



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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.



FEDERATION OF SOUTHERN COOPERATIVES LAND ASSISTANCE FUND

Technical Assistance & Outreach Education

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Dãnia Davy,
Director of Land
Retention and
Advocacy



Federation of Southern Cooperatives/Land Assistance Fund

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

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Meet The Lenders

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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*



**Shared Capital
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BUILDING ECONOMIC DEMOCRACY



United States
Department of
Agriculture



Summary

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Heirs Property: Resources

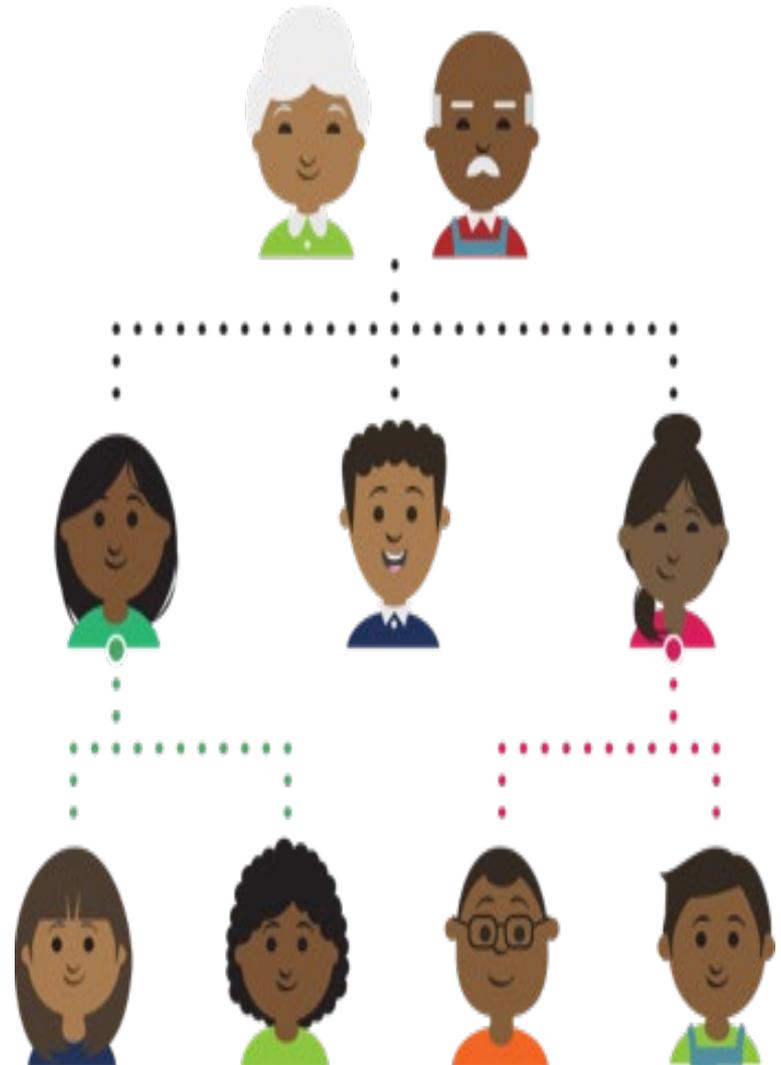
WEBSITES:

<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:

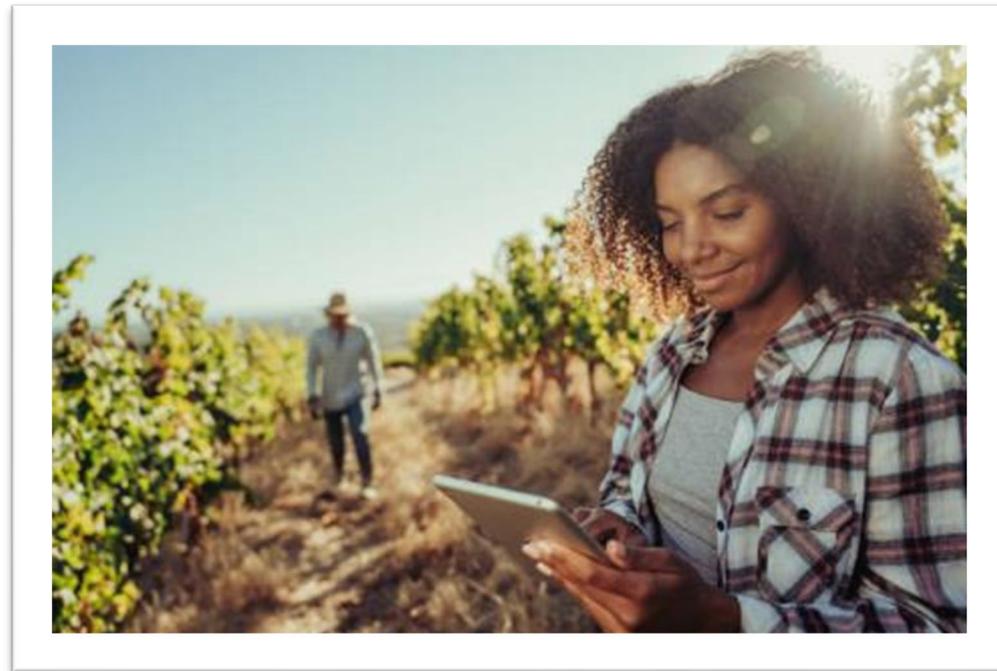
- www.nrcs.usda.gov
 - Regional Conservation Partnership Program (RCPP)
 - Environmental Incentives Program (EQIP)

WEBSITE:

- www.rd.usda.gov
 - Microentrepreneur Assistance Program
 - Value Added Producer Grants
 - Socially Disadvantaged Groups Grant

WEBSITE:

- 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](#)

For Webinar Registration Information visit:
<https://www.fsa.usda.gov/programs-and-services/outreach-and-education/webinars/index>

Stay Connected

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



RT @usdafsa: Are you a farmer, rancher or forest landowner looking for opportunities to finance your business? Answer a few short questions...

Sep 07, 2022



RT @usdaRMA: Nursery Value Select (NVS) is a pilot program that allows nursery producers to select the dollar amount of coverage that best...

Sep 07, 2022

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RESOURCES

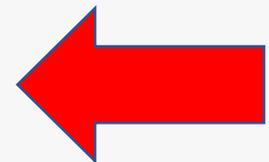
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Akiptan, Inc.

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

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

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/>

Shared Capital Cooperative

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heirsloans@shredcapital.coop

Website: <https://sharedcapital.coop/>

Federation of Southern Cooperatives/ Land Assistance Fund

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

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