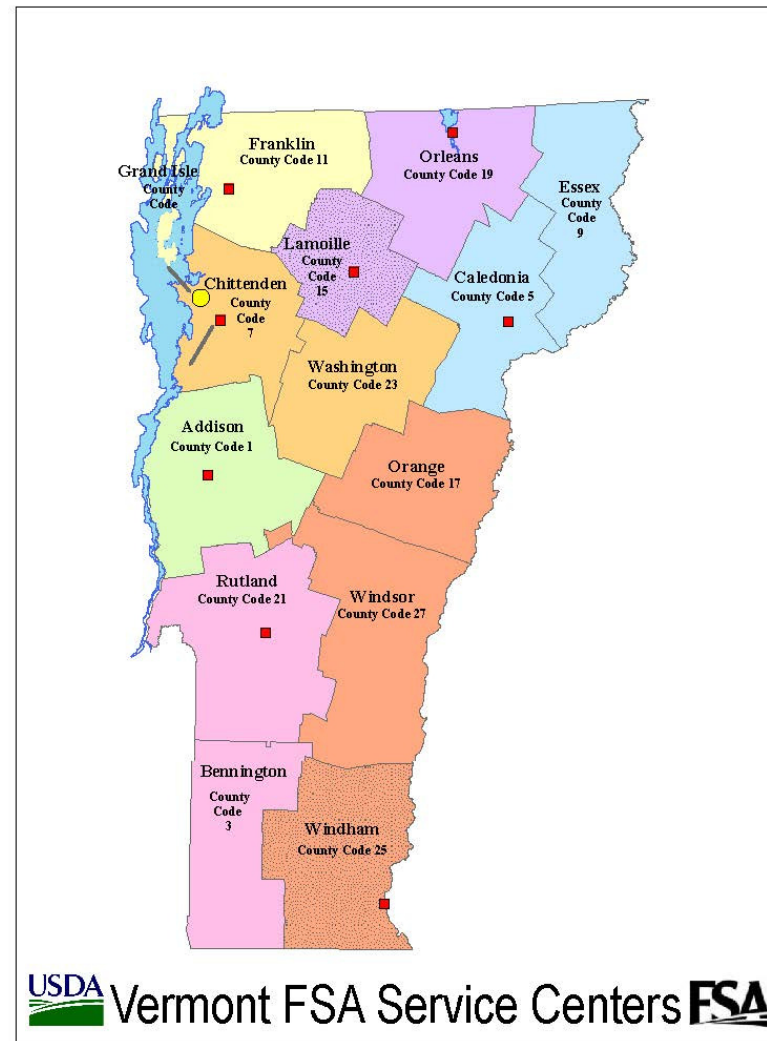


# Vermont Farm Service Agency Farm Loan & Program Results and New Programs

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VT Senate Agriculture Committee 1-14-26

<https://www.fsa.usda.gov/state-offices/vermont>



USDA Vermont FSA Service Centers FSA

Vermont Farm  
Service Agency  
Farm Loan  
2025

## FSA Farm Loans

***\$112 Million in current & proposed loans:***

Direct Loan caseload: \$45 Million

Guaranteed Loan caseload: \$66 Million

Direct Loans pending (new): \$848,780

Loans to Beginning Farmers: \$1.58 Million

Current Direct lending rate is 4.625% for operating loans, 5.625% for ownership loans—favorable rates compared to other credit sources

Emergency Loans, 3.75%

Delinquency rate for Direct loans: 2.2%,

Delinquency rate for Guaranteed Loans, 0.4%

Vermont Farm  
Service Agency  
Farm Program  
Results 2025

## Disaster Program Payments

*Disaster payments made to date*

***\$10.6 million for 2023 & 2024 flood  
and 2025 drought***

ECAP: \$3.9 million (flooding, excess moisture affecting crop loss, planting)

ECP: \$2.1 million for flooding, 2025 drought in application phase

EFRP: \$22,073

ELAP: \$60,207 (includes honeybees)

LFP: \$100,363

LIP: \$33,184 (livestock loss, flood)

NAP: \$774,028

SDRP: \$3.6 million (new program, to date)

Vermont Farm  
Service Agency  
New Farm  
Programs  
2026

## *New FSA Programs*

### **Farmer Bridge Assistance (FBA)**

\$11 B for row crops, \$1 B for specialty, Feb 28, 2026 payment date for \$11 B

### **American Relief Act of 2025, \$30 Billion total funding**

<https://www.fsa.usda.gov/resources/programs/disaster-assistance-programs>

- ELRP, Emergency Livestock Relief Program for Flooding, application deadline Nov 2025, 582 applications, payments in Feb 2026 expected
- SDRP, Supplemental Disaster Relief Program, loss of revenue or quality of crops, Two phases, sign up deadline April 30, 2026, 200 applications, \$3.6 Million, so far
- Small States Block Grants (VT) working with VAAFMM

A graphic with a dark blue background and a lighter blue circle containing the text "Vermont Farm Service Agency Farm Program Changes 2026".

## Vermont Farm Service Agency Farm Program Changes 2026

OBBA Program changes expected

### ARC-PLC:

VT: \$1.5 million payments for 2025 crop year

### Changes for 2026:


- Increase in reference prices
- 30 million base acres added nationally
- Increased payment limit

### DMC:

VT: \$29.2 million, 2024, 2025 not yet completed.

### Changes for 2026:

- Tier 1: increase to 6 million from 5 million#
- Establish new production history

A graphic with a dark blue background and a lighter blue circle containing the text. The text is white and reads: Vermont Farm Service Agency, USDA Secretary, and Priorities.

Vermont Farm  
Service Agency  
USDA Secretary  
Priorities

## Farmers First:

<https://www.usda.gov/sites/default/files/documents/farmers-first-small-family-farms-policy-agenda.pdf>

9 USDA Policy Goals including the following:

- Support for small family farms, 86% of all US farms
- Farm transition tax treatment
- Special focus on new and beginning famers
- Reform to H-2A & H-2B
- Streamline processes for programs and approvals
- Easier applications, online access