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ABSTRACT Intended to familiarize American Indian tribal leaders, planners, and community leaders with the programs available to Indians through the U.S. Department of Agriculture, this brochure provides information on program benefits, application procedures, and who to contact for further information for 49 programs in the areas of agriculture, community development, environmental conservation, food, and housing. Among the programs are: Agricultural Production and Marketing Program, Beekeeper Indemnity Program, Cotton Payments Program, 4-H Youth Development Program, Farm Operating and Youth Loan Program, Indian Agricultural Extension Contact Program, Business and Industrial Loan Program, Community Development Program, National Operation Mainstream Program, Cooperative Forest Management Program, Emergency Conservation Measures Program, Rural Environmental Conservation Program, Watershed Protection and Flood Prevention Program, Child Nutrition Programs, Family Food Assistance Programs, Rental and Cooperative Housing Loan Program, and Rural Housing Loan Program. Also included are brief statements of the purpose of the: Farmer Cooperative Service, Agricultural Stabilization and Conservation Service, Cooperative Extension Service, Farmers Home Administration, Federal Crop Insurance Corporation, Food and Nutrition Service, Forest Service, Soil Conservation Service, Rural Development Service, and Rural Electrification Administration.

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USDA PROGRAMS OF INTEREST TO AMERICAN INDIANS

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USDA PROGRAMS OF INTEREST TO AMERICAN INDIANS

INTRODUCTION

The purpose of this brochure is to familiarize American Indian tribal leaders, planners, and community leaders with the programs available to American Indians through the U.S. Department of Agriculture. It is intended to provide readily accessible information on program benefits and application procedures, as well as to identify field contact points for each program.

The Secretary of Agriculture has established an Indian Desk within the Office of Equal Opportunity, USDA. The Indian Desk is responsible for coordinating and accelerating the efforts of all program managers within the Department to provide program benefits to Indian tribes and individuals. The Desk also provides a single contact point at the Washington level for all Indians seeking information and assistance. Inquiries may be sent to:

Director, Office of Equal Opportunity
U.S. Department of Agriculture
Washington, D.C. 20250

Following is an enumeration of the Department's program agencies with a short statement of the purpose of each. Full details of benefits are contained in the description of each program. All programs are available to anyone without regard to race, creed, color, sex, or national origin.

AGRICULTURAL STABILIZATION AND CONSERVATION SERVICE (ASCS)

The Agricultural Stabilization and Conservation Service is responsible for a wide variety of action programs of the Department in its relations with the farmer and the agriculture industry. Its programs are in the general field of production adjustment, conservation assistance, price, farm income, and market stabilization. Agricultural Stabilization and Conservation Service Committees at the State and county levels carry out ASCS programs requiring direct dealings at the farm level.

EXTENSION SERVICE (ES)

The Cooperative Extension Service is the field educational arm of the Department of Agriculture. In nearly all counties in the United States, State Cooperative Extension workers conduct educational programs to help families learn about and apply new research findings and technological developments to the everyday problems of living and making a living. The major areas included in the educational efforts are efficient production and
marketing of agricultural products; improved family living, including nutrition; 4-H youth development; and rural development.

**FARMER COOPERATIVE SERVICE (FCS)**

The Farmer Cooperative Service conducts economic research to help farmers market their products and purchase supplies. It also advises rural and farmer cooperatives and assists these groups in obtaining business services. Assistance from FCS in the form of research, counseling, and technical advice is also available to groups of farmers and other rural residents interested in forming cooperatives.

**FARMERS HOME ADMINISTRATION (FHWA)**

The Farmers Home Administration provides vital financial assistance to individuals, groups, communities, and corporations, as well as to Indian tribal groups and corporations. The agency's loan authorities provide a supplemental source of credit augmenting the efforts of private lenders rather than competing with them. Loans are made to those who cannot obtain sufficient credit at reasonable rates and terms from other sources. Loans on owned or leased land held in trust or restricted status are subject to applicable tribal or Department of Interior regulations.

**FEDERAL CROP INSURANCE CORPORATION (FCIC)**

The Federal Crop Insurance Corporation provides farmers with all-risk insurance that repays crop production costs lost because of bad weather, insects, disease, and other unavoidable natural causes. This keeps the rural economy going in those years when drought or other natural disasters cut crop yields and leave farmers with a short crop, or no crop, to sell.

**FOOD AND NUTRITION SERVICE (FNS)**

The Food and Nutrition Service administers the Food Stamp, Commodity Distribution, and Child Nutrition Programs. The Food Stamp and Commodity Distribution Programs help provide food to poor families. The Child Nutrition Programs help to feed children in public schools, preschool centers, and summer programs. These Food and Nutrition Service programs can be adapted to meet special needs in times of natural disasters.

**FOREST SERVICE (FS)**

The Forest Service is responsible for promoting conservation and the wide use of our country's forest land. Assistance is available for improving the management of production of privately
owned forest land. Permits granting special privileges for use of National Forest Lands may also be obtained. The Forest Service also sponsors the Job Corps and Youth Conservation Corps, both of which are work and training programs for young people, and the Operation Mainstream Program, a training program for low-income people who are at least 55 years of age.

RURAL DEVELOPMENT SERVICE (RDS)

An important resource unit within the Department is the Rural Development Service. RDS coordinates a nationwide rural development program using the services of Federal agencies in State and local rural development programs. Emphasis is on community development. RDS seeks to work out arrangements and procedures that will result in the better delivery of Federal program resources to rural communities and areas. Indian tribes and communities can obtain rural development advisory assistance, program and planning review assistance, and similar services from RDS. While this agency does not operate programs of loans or other financial assistance, it can provide information and technical assistance to aid Indians to gain access to program sources.

RURAL ELECTRIFICATION ADMINISTRATION (REA)

The Rural Electrification Administration makes loans to qualified borrowers, with preference to cooperatives and public bodies, to finance construction of electric facilities to provide initial and continued adequate electric service to persons in rural areas. REA also makes loans to commercial and nonprofit enterprises for the improvement and extension of rural telephone lines.

SOIL CONSERVATION SERVICE (SCS)

The Soil Conservation Service develops and carries out a national soil and water conservation program through some 3,000 Soil and Water Conservation Districts. Technical and financial assistance are available for watershed protection projects and for resource conservation and development. SCS specialists advise local governments and planning agencies on such activities as the provision of municipal and industrial water supply, highway construction, housing developments, recreation facilities, school site development, and strip-mine reclamation.
Hopi Shááako Mana, the Corn Maid.
AGRICULTURAL PRODUCTION
AND MARKETING PROGRAM

Extension Service

Assistance Available
Through grants made to land-grant institutions, State and county Extension Service personnel provide educational and technical assistance to farmers, producers, and marketing firms in the application of the latest agricultural research emanating from State and Federal research centers.

How to Apply
Programs of State and county Extension Services are available to the general public. For information, contact the county Extension Service office, the State Extension Director at the State land-grant institution, or the nearest Agricultural Service Center.

For More Information
BEEKEEPER INDEMNITY PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available
Payments are available to beekeepers whose bees are damaged as a result of pesticides. All pesticides involved must be registered and approved for use by the Federal and State Governments. To be eligible for payment, the beekeeper must prove the loss of bees and the lack of fault on his or her part.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
The Cotton Payments Program

Agricultural Stabilization and Conservation Service

Assistance Available
Payments are available to guarantee an established crop price to eligible producers. A bonus payment equal to 30 percent of the regular payment rate is available to eligible producers on farms qualifying under special small farm provisions.

Payments also are provided to cover natural disaster situations.

An owner, landlord, tenant, or sharecropper on a farm with a history of producing cotton and which meets program requirements is eligible to apply for payments.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
CROP INSURANCE PROGRAM

Federal Crop Insurance Corporation

Assistance Available
All-risk insurance is available to individual farmers growing the following crops in over 1,400 agricultural counties in 39 States:

- Apples, barley, beans, citrus; corn, cotton, flax, grain sorghum, grapes, oats, peaches, peanuts, peas, raisins, rice, soybeans, sugarbeets, sugarcane, tobacco, tomatoes, and wheat.

The corporation also insures the investment in several crops under a combined crop protection plan in a few counties in North Dakota.

Producers are not indemnified for losses resulting from negligence or failure to observe good farming practices.

How to Apply
Any owner or operator of farmland, who has an insurable interest in a crop in a county where insurance is offered on that crop, is eligible unless the land is not classified for insurance purposes. Interested producers should contact the FCIC office serving their State, or the nearest Agricultural Service Center.

For More Information
Telephone: (202) 447-6795.
EMERGENCY LIVESTOCK FEED PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available
Commodity Credit Corporation stocks of feed grains are available at reduced prices or, in some financial situations, may be donated to livestock and dairy owners.

Livestock and dairy farmers who are without adequate financial means to provide sufficient feed for livestock or dairy herds, after allowances have been determined for necessary living expenses, are eligible to apply. Need is usually brought about by drought, flood, hurricane, blizzard, or other natural disaster.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
FARM EMERGENCY LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be requested to offset agricultural damages sustained by eligible borrowers which were not compensated by insurance or otherwise. Funds may be used to restore or replace farm dwellings, service buildings, farm machinery and equipment which were lost or damaged. These loans may also be requested to offset losses of growing crops and livestock enterprises.

Emergency loans will be made after the occurrence of a natural disaster such as a flood, drought, hurricane, tornado, blizzard, electrical or snow storm, etc., which has resulted in the area being declared eligible for farm emergency loan assistance by the President or Secretary of Agriculture.

Loans are scheduled for repayment within 20 years for real estate restoration except farm dwellings, which can be repaid over 33 years. Loans made for repair or replacement of farm machinery, equipment, and breeding livestock may be repaid over periods not exceeding 7 years or the useful life of such items. Loans for crops or livestock production losses may be scheduled over a maximum period of 5 years or a shorter time consistent with the borrower's ability to pay.

How to Apply
Applicants must be an established individual farm operator, partnership, or corporation. If a partnership or corporation, the applicant must be primarily engaged in farming or ranching and the operation must be managed by a partner or stockholder. Individuals, principal partners, and principal stockholders must be citizens and operate in the area where farm emergency loans have been authorized. Applicants
must possess the ability, experience, and character needed to carry out the obligations required in connection with the loan and possess the legal capacity to contract for the loan. Applicants should contact the county FmHA office, or the nearest Agricultural Service Center.

For More Information
FARM OPERATING AND YOUTH LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to buy farm equipment, livestock, poultry, furbearing and other animals, fish, and bees; purchase animals, birds, fish, tools, equipment, facilities, furnishings, inventories, and supplies needed for a business or recreational enterprise to be operated in connection with the farming operation; provide money for expenses such as feed and fertilizer, pesticides, supplies, and payment of cash rent. Funds may also be used to acquire memberships in farm or nonfarm purchasing, marketing, or service type cooperative associations; provide for family subsistence needs, and refinance debts; purchase milk base, grazing permits or licenses, and franchises.

The maximum FmHA operating loan is $50,000. Loans may be repaid over periods up to 7 years or the useful life of the security, whichever is less.

How to Apply
Indians who are citizens of legal age and who have a farm background and either training or farm experience to assure reasonable prospects of success in the proposed operations are eligible. Applicants must personally manage and operate not larger than the equivalent of a family farm.

Rural Indian youths who are not of legal age do not need to meet the farm background and training or experience tests in order to receive youth loans. However, recipients of youth loans must be part of an organized group and the youth loan must be approved by the group supervisor.
Applicants should contact the county FmHA office, or the nearest Agricultural Service Center.

For More Information
FARM OWNERSHIP LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to buy or enlarge farms, including land for recreation or other nonfarm enterprises; such farms cannot become larger than a family farm. Loans also may be used to construct or repair essential but modest farm dwelling and service buildings, including facilities and structures for nonfarm enterprises; develop domestic water and sewage systems; provide land and water development; establish approved forestry practices; and re-finance debts.

Terms may not exceed 40 years. The maximum FmHA farm real estate loan is $100,000; the total real estate debt allowed against the security is $225,000 or the market value of the farm, whichever is less. In real estate loans to Indians which will be secured by land in trust or restricted status, the mortgage must be reviewed by the Bureau of Indian Affairs.

How to Apply
Citizens of legal age who have sufficient farm experience or training to assure reasonable prospects of success in the proposed farming operation and who must rely on farm income to have a reasonable standard of living may apply. Applicants must possess the character, industry, and ability to carry out the farming or nonfarm enterprise, and personally manage and operate the farm. Applicants should contact the County FmHA office, or the nearest Agricultural Service Center.

For More Information
FARM STORAGE AND DRYING EQUIPMENT LOAN PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available
Loans are available for the purchase of storage structures and drying equipment.

To qualify for loans, an owner, landlord, tenant, or sharecropper must meet the need eligibility requirements for storing or conditioning one or more of the following commodities: barley, corn, grain sorghum, oats, rye, wheat, soybeans, sunflower seed, rice, dry edible beans, flaxseed, and peanuts. Contact ASCS county office as to terms and conditions.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
4-H YOUTH DEVELOPMENT PROGRAM

Extension Service

Assistance Available
Through grants made to land-grant institutions, State and county Extension Service personnel provide educational and technical assistance to 4-H youth in the areas of leadership development and career guidance. Activities include work projects, demonstration projects, camping, and achievement programs.

How to Apply
Programs of State and county Extension Services are available to the general public. For information contact the county Extension Service office, the State Extension Director at the State land-grant institution, or the nearest Agricultural Service Center.

For More Information
GRAZING ASSOCIATION LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to purchase land leases, permits, rights, and other evidence of control of land to be shifted to the development of association grazing facilities. Development may include housing for managers and caretakers, farms and corrals, fencing and other pasture improvements, and fees for water rights.

Terms may not exceed 40 years, the length of the lease, or the statutory limitation of the association’s borrowing authority. Maximum loan cannot exceed the present market value of the land.

Recipients of grazing association loans are subject to Title VI of the Civil Rights Act of 1964 and must agree not to discriminate on the basis of race, color, creed, sex, or national origin by signing Form FmHA 400-4, "Nondiscrimination Agreement," before loan closing.

All loans will be secured in a manner which will adequately protect the Government during the repayment period. A mortgage will be taken on all interests the association has in land, easements, rights-of-way, water rights, and similar property rights used, or to be used, by the Association.

How to Apply
The following are eligible to apply: nonprofit associations composed primarily of farmers and ranchers with family-sized operations who do not have adequate individually owned or controlled grazing lands; who need additional land to produce income to have an adequate standard of living and are unable to provide such lands on their own. Indians on reservations may organize grazing associations and qualify for assistance.
Applicants should contact the County FmHA office, or the nearest Agricultural Service Center.

For More Information
INDIAN AGRICULTURAL EXTENSION CONTRACT PROGRAM

Extension Service

Assistance Available
Land-grant universities contract with the Bureau of Indian Affairs (BIA) to provide advice to Indian families and youth on farming, ranching, family and home economics, consumer education, and youth development.

How to Apply
The program is available in the following States: Alaska, Arizona, Colorado, Idaho, Minnesota, Montana, Nevada, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, and Wyoming.

Tribal leaders; members of the State Extension Service; Extension Service, USDA; and BIA representatives hold annual evaluation and contract renegotiation meetings to develop projects. Projects must be submitted to the BIA area office 30 days prior to the annual renewal date (July 1).

For More Information
Local Agricultural Service Center.
Telephone: (202) 447-6283.
IRRIGATION AND DRAINAGE
LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to install drainage facilities in areas too wet for agricultural production; install, rehabilitate, or enlarge irrigation, soil conservation, and water control facilities, and to purchase specialized equipment. Trust or restricted land may be included in project plans.

These loans may be made for a period of 40 years if secured by real estate or 7 years if secured by equipment.

How to Apply
An association of Indian farmers or rural residents with the legal authority to construct, operate, and maintain the proposed facility or service may apply by contacting the county FmHA office, or the nearest Agricultural Service Center.

For More Information
MILK INDEMNITY PAYMENTS PROGRAM

Agricultural Stabilization
and Conservation Service

Assistance Available
Fair market value is paid for milk unable to be marketed because of contamination by pesticide residue. No payment may be made to any dairy farmer or manufacturer whose milk or dairy product was removed from the market as a result of his or her willful failure to follow procedures for using the pesticide as prescribed by the Federal and State Governments. To be eligible to apply for Milk Indemnity payments milk must have been removed from the market by a public agency or milk handler.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
PRICE SUPPORTS PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available

- Price supports by ASCS enable farmers to market products in an orderly manner. Eligible commodities are wheat, corn, oats, grain sorghum, rice, soybeans, edible beans, flaxseed, barley, soybeans, hops, upland cotton, extra long staple cotton, peanuts, milk, wool, mohair, tung nuts, crude pine gum, and tobacco.

- Payments also are available to producers who are prevented from planting or suffer a loss because of low crop yields as a result of a natural disaster.

An owner, landlord, tenant, or sharecropper on a farm with a history of producing eligible commodities and who meets program requirements may apply for support.

How to Apply

Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information

RANGE MANAGEMENT PROGRAM

Forest Service

Assistance Available
Grazing privileges on National Forest land are provided to rural families, mainly small livestock operators, to round out their yearlong supply of forage. Renewable annual permits are granted for which fees are charged. Technical assistance on proper grazing use of privately owned forest land is also available through cooperation between State agencies and the Forest Service.

How to Apply
Contact Forest Supervisor of the National Forest, or the nearest Agricultural Service Center.

For More Information
RECREATION LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to develop land and water resources for outdoor recreation, including construction or improvement of modest, essential buildings and facilities, purchase and installation of equipment and fixtures essential to the enterprise, and refinancing of secured and unsecured debts.

Loans may be scheduled for repayment over a period not to exceed 40 years. The maximum FmHA farm real estate loan is $100,000; the total real estate debt allowable against the security is $255,000 or the market value of the security, whichever is less.

Recipients of recreation loans are subject to Title VI of the Civil Rights Act of 1964. They must agree not to discriminate on the basis of race, color, creed, sex, or national origin by signing Form FmHA 400-4, "Non-discrimination Agreement," before loan closing.

How to Apply
The applicant must possess the industry and training or experience to carry out the proposed operation. The applicant must be an individual engaged in farming at the time he applies for a loan and must manage and operate the recreation enterprise. He must be unable to obtain sufficient credit elsewhere. A tenant must have a satisfactory written lease.

Applicant should contact the county FmHA office, or the nearest Agricultural Service Center.

For More Information
SOIL AND WATER LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to pay for materials, supplies, equipment, and services related to land and water development, use, and conservation. Eligible loan purposes include such items as terraces, dikes, reservoirs, ponds, tanks and cisterns; wells, pipelines, pumping and irrigation equipment, ditches and canals for irrigation and drainage, waterways, erosion control, and the purchase of water stock or membership in an incorporated users association.

Terms are not to exceed 40 years. The maximum Farm Real Estate loan is $100,000; the total real estate debt allowable against the security is $225,000 or the market value of the security, whichever is less.

How to Apply
Farm operators or owners, partnerships or domestic corporations engaged in farming are eligible. Applicants must be citizens of legal age, possess the industry and ability to carry out the proposed operations, and plan to improve a farm which is recognized as a farm rather than a rural residence. For a tenant, a satisfactory written lease must be available.

All interested should contact the county Farmers Home Administration office, or the nearest Agricultural Service Center.

For More Information
Assistance Available
Published soil surveys of counties or other comparably sized areas are available for use by interested agencies, organizations, and individuals.

How to Apply
Contact county SCS office, Extension Service, State agricultural experiment station, nearest Agricultural Service Center, Senators, or Congressman.

For More Information
SPECIAL LAND USE PROGRAM

Forest Service

Assistance Available

Special Use Permits are issued to use National Forest Lands for specific purposes under specific conditions. A Special Use Permit is required for any permanent occupancy of National Forest Lands such as for pastures, fences, water developments, ski areas, resorts, and commercial buildings.

How to Apply

Any individual, corporation, association, municipality, or agency of local or State government is eligible for consideration for Special Use Permits. Application for permits may be made orally, by letter, by bid in response to a prospectus, by form 2700-3, or by some other specifically prescribed form. Oral applications which lead to a permit should be confirmed in writing; form 2700-3 is preferred for application. Contact your Regional Forester, or the nearest Agricultural Service Center.

For More Information

TECHNICAL ASSISTANCE TO COOPERATIVES PROGRAM

Farmer Cooperative Service

Assistance Available

Technical assistance, research, and counseling services are available to rural and farmer cooperatives, and to groups of farmers and other rural residents interested in forming a cooperative.

How to Apply


Requests for technical assistance by a cooperative should be a resolution from a cooperative board of directors. Requests for assistance in forming a co-op should be made by interested producers or rural residents.

For More Information

WOOL AND MOHAIR PAYMENTS PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available
Payments are made to support the returns to producers from wool and mohair.

To be eligible to apply for wool payments a person must have owned sheep or lambs during the marketing year. To be eligible for payments on mohair, a producer must have owned angora goats for at least 30 days and have sold mohair during the marketing year.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
Design from a Nez Percé woven bag.
BUSINESS AND INDUSTRIAL
LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to finance the acquisition, construction, conversion, enlargement, repair, modernization, and pollution abatement or control of rural businesses and industries.

These loans are made by a private lender and guaranteed by FmHA; interest rates are negotiated by the borrower and the lender. The repayment period varies depending upon the purpose of the loan but cannot exceed 30 years in any case.

How to Apply
An individual, cooperative, corporation, partnership, Indian tribe on a State or Federal reservation or other recognized tribal group, a municipality, county, or other political subdivision of a State is eligible:

Applicants should contact the county FmHA office, or the nearest Agricultural Service Center.

For More Information
COMMUNITY DEVELOPMENT PROGRAM

Extension Service

Assistance Available
Through grants made to land-grant institutions, State and county Extension Service personnel provide educational and technical assistance to community organizations in the development of natural, economic, and human resources.

How to Apply
Programs of State and county Extension Service are available to the general public. For information, contact the county Extension Service office, the State Extension Director at the State land-grant institution, or the nearest Agricultural Service Center.

For More Information
COMMUNITY FACILITIES LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to construct, enlarge, extend, or otherwise improve community water and waste disposal systems, solid waste disposal facilities, and other essential community facilities, including payment of fees and related expenses.

Loan repayment may be scheduled over periods up to 40 years or the statutory limitations of the borrower. Recipients of community facilities loans are subject to Title VI of the Civil Rights Act of 1964. They must agree not to discriminate on the basis of race, color, creed, sex, or national origin by signing Form FmHA 400-4, "Nondiscrimination Agreement," before loan closing.

How to Apply
Public bodies, nonprofit corporations, special purpose districts, and Indian tribes and tribal corporations who are not able to obtain needed credit at reasonable rates and terms from other sources are eligible to apply by contacting the county FmHA office, or the nearest Agricultural Service Center.

For More Information
HOMEMAKERS AND YOUTH PROGRAM

Extension Service

Assistance Available
Through grants made to land-grant institutions, State and county Extension Service personnel provide educational and technical assistance to homemakers and youth in the areas of food and nutrition, home management, family economics, child development, and parent education.

How to Apply
Programs of State and county Extension Services are available to the general public. For information, contact the county Extension Service office, the State Extension Director at the State land-grant institution, or the nearest Agricultural Service Center.

For More Information
INDIAN LAND ACQUISITION
LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to buy land or interest in lands within an Indian reservation or an Alaskan Indian community; to pay expenses incidental to the purchase of land, including the cost of appraisal, title and legal services, surveys and loan closing.

Repayment period may not exceed 40 years or the statutory limit on a tribe's borrowing authority.

How to Apply
Indian tribes and Alaskan Indian communities are eligible if they are recognized by the Secretary of the Interior and are without adequate uncommitted funds to acquire needed land within the reservation, and cannot obtain sufficient credit at reasonable rates and terms from other sources.

Applicants should contact the county FmHA office, or the nearest Agricultural Service Center.

For More Information
NATIONAL OPERATION
MAINSTREAM PROGRAM

Forest Service

Assistance Available
Opportunities for work experience and training are provided to elderly disadvantaged persons primarily in rural areas. Men and women must be at least 55 years of age and meet the low-income eligibility guidelines established by the Manpower Administration, Department of Labor.

How to Apply
Contact the local Employment Service Office, Regional Forester, or the nearest Agricultural Service Center.

For More Information
RURAL ELECTRIFICATION LOAN PROGRAM

Rural Electrification Administration

Assistance Available
Long-term loans are available to rural electric cooperatives, public utility districts, power companies, municipalities, and other qualified power suppliers for the purpose of supplying central station electric service on a continuing basis in rural areas. “Rural area” is defined as any area of the United States not included within the boundaries of a community having a population in excess of 1,500 inhabitants.

How to Apply
A resolution by the board of directors of the borrowing organization should be submitted to the Administrator, Rural Electrification Administration, U.S. Department of Agriculture, Washington, D.C. 20250. Contact the nearest Agricultural Service Center.

For More Information
RURAL TELEPHONE BANK LOAN PROGRAM

Rural Electrification Administration

Assistance Available
Long-term loans are available to qualified organizations for supplementing the extension and improvement of telephone service in rural areas. "Rural area" is defined as any area of the United States not included within the boundaries of a community having a population in excess of 1,500 inhabitants.

How to Apply
Corporations and public bodies which have received a loan or loan commitment under Section 201 of the Rural Electrification Act, or which have been certified by the Administrator as qualified to receive such a loan, are eligible to borrow from the Rural Telephone Bank. Apply to the Administrator, Rural Electrification Administration, U.S. Department of Agriculture, Washington, D.C. 20250.

For More Information
Local Agricultural Service Center, Director, Information Services Division, Rural Electrification Administration, U.S. Department of Agriculture, Washington, D.C. 20250. Telephone: (202) 447-5606.
RURAL TELEPHONE LOAN PROGRAM

Rural Electrification Administration

Assistance Available
Long-term loans are available to qualified organizations for financing the extension and improvement of telephone service in rural areas. "Rural area" is defined as any area of the United States not included within the boundaries of a community having a population in excess of 1,500 inhabitants.

How to Apply
Telephone companies or cooperatives; nonprofit, limited dividend, mutual associations, or public bodies should apply to the Administrator, Rural Electrification Administration, U.S. Department of Agriculture, Washington, D.C. 20250.

For More Information
Local Agricultural Service Center,
Tlingit representation of the front and both sides of an animal. This design is from a goat-hair garment woven on a cedar-bark base; such garments were worn by wealthy individuals and the designs usually indicated their genealogical background.
Assistance Available

Technical assistance is available for establishing and improving production and management of State and private forest lands.

How to Apply

Individuals, groups, or State Forestry Departments needing technical assistance should apply through the Forest Supervisor of the National Forest closest to the areas where assistance is needed, or through the nearest Agricultural Service Center.

For More Information

EMERGENCY CONSERVATION MEASURES PROGRAM

Agricultural Stabilization and Conservation Service

Assistance Available
Cost-sharing assistance is available to enable farmers to perform emergency conservation measures to control soil erosion or to rehabilitate farmlands damaged by wind erosion, floods, hurricanes, or other natural disasters.

An owner, landlord, tenant, sharecropper, or associated group on a farm or ranch in a declared disaster area is eligible to apply.

How to Apply
Contact local ASCS office, usually located in county seat, or the nearest Agricultural Service Center.

For More Information
FORESTRY INCENTIVES PROGRAM

Forest Service

Assistance Available
Cost-sharing is provided to small private forest landowners for free-planting and timber stand improvement. To qualify, a landowner must: be a private forest landowner; own a tract of no more than 500 acres; own land that is suitable for forestation if not presently in trees, reforestation, or improved forest management; own land capable of producing industrial wood crops and which meets minimum productivity standards; as current owner, have had no commercial harvest on the land within the previous 5 years.

How to Apply
Contact the county ASCS office, local Forest Service office, or nearest Agricultural Service Center.

For More Information

FREE USE TIMBER PROGRAM

Forest Service

Assistance Available
Free use of timber in National Forests may be granted to residents of the area in which such forest is located. Use of such timber is limited to nonprofit-making ventures. Timber may be used for firewood, fencing, building, and other domestic purposes.

How to Apply
Contact Forest Supervisor of the National Forest, or nearest Agricultural Service Center.

For More Information
JOBCORPS
CIVILIAN CONSERVATION PROGRAM

Forest Service

Assistance Available
Educational and vocational training are provided to young men and women between the ages of 16 and 21 who need such training to gain meaningful employment.

How to Apply
Contact local Employment Office, Office of Regional Forester or nearest Agricultural Service Center.

For More Information
RESOURCE CONSERVATION
AND DEVELOPMENT PROGRAM

Soil Conservation Service

Assistance Available
Technical and financial assistance is available to help local people in initiating and carrying out long-range programs of resource conservation and development. RC&D assistance may be used on reservation lands for public water-based recreation and fish and wildlife developments; and on private lands owned or operated by American Indians for flood prevention, sedimentation and erosion control, farm irrigation, water quality management, and control and abatement of agriculture-related pollution.

How to Apply
Contact county SCS office, or nearest Agricultural Service Center.

For More Information
RURAL CONSERVATION
AND DEVELOPMENT
AND WATERSHED LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to pay the local share of flood control dams, reservoirs, irrigation canals, easements, rights-of-way, and other items that will benefit and contribute to economic improvement or increased productivity of the area. Trust or restricted land may be included in project plans.

Interest rates are determined periodically and may be obtained from local FmHA offices. Resource conservation and development loans may be made up to $250,000 and watershed loans up to $5 million.

How to Apply
Agencies authorized under State laws, nonprofit corporations, and qualified Indian tribal groups may apply by contacting the county FmHA office, or nearest Agricultural Service Center.

For More Information
RURAL ENVIRONMENTAL
CONSERVATION PROGRAM

Agricultural Stabilization
and Conservation Service

Assistance Available

Through cost-sharing, farmers, ranchers, and woodland owners are assisted in carrying out approved conservation practices on agricultural land.

Any owner, landlord, tenant, sharecropper, or associated group on a farm or ranch who pays for part of an approved conservation practice is eligible to apply for cost-sharing assistance.

How to Apply

Contact local ASCS office, usually located in county seat, or nearest Agricultural Service Center.

For More Information

SOIL AND WATER CONSERVATION PROGRAM

Soil Conservation Service

Assistance Available
Conservation plans and technical and consultative assistance are available to individual American Indians operating land not under the administration of the Department of the Interior.

Through conservation districts, SCS gives technical help to landowners who want to change from one land use to another; SCS also helps farmers and ranchers work out a conservation plan for their land and assists in the application of conservation measures that require special skills or knowledge. Conservation measures such as terraces, grassed waterways, ponds, windbreaks, and stripcropping help hold down the soil, conserve water, protect crops and livestock, and promote agricultural economy.

How to Apply
Contact county SCS office, or nearest Agricultural Service Center.

For More Information
TIMBER MANAGEMENT PROGRAM

Forest Service

Assistance Available
National forest timber is available for sale to interested parties. The local forest ranger may handle such transactions.

How to Apply
Contact Forest Supervisor of the National Forest, or nearest Agricultural Service Center.

For More Information
WATERSHED PROTECTION AND FLOOD PREVENTION PROGRAM

Soil Conservation Service

Assistance Available
Technical and financial assistance is available for planning and carrying out works of improvements to protect, develop, and utilize the land and water resources in small watersheds.

How to Apply
Any State agency, county or groups of counties, municipality, town or township, soil and water conservation district, flood prevention or flood control district, or any other nonprofit agency with authority under State law to carry out, maintain, and operate watershed works of improvement may apply to the county SCS office, or nearest Agricultural Service Center.

For More Information
YOUTH CONSERVATION CORPS

Forest Service

Assistance Available

A program of summer employment is provided for young men and women to further the development of the natural resources of the United States. Applicants must be ages 15 through 18; permanent residents of the United States, its territories or possessions; and have no history of serious criminal or other antisocial behavior. They must also be physically qualified to participate fully in the various work and training projects of the program, have or be able to obtain a work permit required under the laws of the State in which they will be working, and have a Social Security number.

How to Apply

Contact school counselor, nearest Agricultural Service Center, or request application form from: Youth Conservation Corps, Post Office Box 2975, Washington, D.C. 20013.

For More Information

"Box design" painted on buffalo hide by Arapaho women. The design represents the viscera and body proportions of a buffalo.
CHILD NUTRITION PROGRAMS
Food and Nutrition Service

Assistance Available
National School Lunch Program
School Breakfast Program
Special Food Service Program
Nonfood Assistance Program
Special Milk Program

With money and/or food from USDA, schools, day care centers, camps, and other facilities for children can provide nutritious meals or milk for children. Free and reduced price meals and free milk are available for children from low-income families.

How to Apply
Schools, day care centers, camps, and other facilities for children should contact the State Department of Education, School Lunch Division, in the State Capitol. In some States, USDA directly administers the programs in private nonprofit schools and child-care institutions.

Children or their parents can apply for free and reduced price meals by requesting an application form from the school principal.

For More Information

For project areas in Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee: Regional Administrator, Southeast Region, Food and Nutrition Service, U.S. Department
of Agriculture, 1100 Spring Street N.W., Atlanta, Georgia 30309. Telephone: (404) 526-5131.

For project areas in Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, and Wisconsin: Regional Administrator, Midwest Region, Food and Nutrition Service, U.S. Department of Agriculture, 536 South Clark Street, Chicago, Illinois 60605. Telephone: (312) 353-6664.

For project areas in Arkansas, Colorado, Louisiana, Montana, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, and Wyoming: Regional Administrator, West Central Region, Food and Nutrition Service, U.S. Department of Agriculture, 1100 Commerce Street, Suite 5-D-22, Dallas, Texas 75202. Telephone: (214) 749-2877.

FAMILY FOOD ASSISTANCE PROGRAMS
(Food Stamp Program and Food Distribution Program)

Food and Nutrition Service

Assistance Available
Eligible low-income households can buy food stamps worth more than the purchase price. The stamps are used instead of money to purchase food in participating grocery stores and also meal services for the elderly and those participating in State-certified drug addiction and alcoholic treatment and rehabilitation programs.

If an Indian reservation, currently receiving commodities under the Food Distribution Program, chooses to implement the Food Stamp Program, both the Food Distribution and the Food Stamp Program can be operated simultaneously for 1 year while the reservation is converting to the Food Stamp Program. During this transition period, once a household is certified for and has begun participating in the Food Stamp Program, that household may no longer participate in the Food Distribution Program. Commodities will not be available under the Food Distribution Program after June 30, 1977.

How to Apply
Reservations may request participation in the Food Stamp Program from the State Department of Welfare.

Once the Food Stamp Program is in operation, the head of a low-income household makes application to the local Department of Welfare, and provides information concerning income and expenses.

For More Information
For project areas in Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virginia, the Virgin Islands, and West Virginia: Regional Administrator, Northeast

For project areas in Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee: Regional Administrator, Southeast Region, Food and Nutrition Service, U.S. Department of Agriculture, 1100 Spring Street, N.W., Atlanta, Georgia 30309. Telephone: (404) 526-5131.

For project areas in Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, and Wisconsin: Regional Administrator, Midwest Region, Food and Nutrition Service, U.S. Department of Agriculture, 536 South Clark Street, Chicago, Illinois 60605. Telephone: (312) 353-6664.

For project areas in Arkansas, Colorado, Louisiana, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, and Wyoming: Regional Administrator, West Central Region, Food and Nutrition Service, U.S. Department of Agriculture, 1100 Commerce Street, Suite 5-D-22, Dallas, Texas 75202. Telephone: (214) 749-2877.

For project areas in Alaska, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon, Washington: Regional Administrator, Western Region, Food and Nutrition Service, U.S. Department of Agriculture, Appraisers Building, Room 400, 500 Kearney Street, San Francisco, California 94108. Telephone: (415) 556-4941.
Scroll design of beaded bell typical of Southeastern tribes. This is the only Indian beadwork pattern not affected by European design.
RENTAL AND COOPERATIVE HOUSING
LOAN PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to build, improve, repair, or buy rental or cooperatively owned housing that is economically designed and constructed for independent living. Loan funds may also be used to purchase land and develop sites including related facilities such as water, sewer, streets, recreation centers, laundry rooms, and landscaping.

Interest rates are established periodically and can be obtained by contacting local FmHA offices. Borrowers who agree to rent to low-income tenants may receive credits to reduce the effective rate to as low as 1 percent. The maximum payment period is 40 years, except that loans providing housing for senior citizens may be repaid over a 50-year period.

On reservations, the applicant must own or become owner of the building site even though the land may be in a restricted status. Recipients of rental housing loans are subject to Title VI of the Civil Rights Act of 1964. They must agree not to discriminate on the basis of race, color, or national origin by signing a "Nondiscrimination Agreement" before loan closing.

How to Apply
The following are eligible to apply by contacting the county FmHA office or the nearest Agricultural Service Center: Indian profit and nonprofit corporations, consumer cooperatives, and other nonprofit organizations with broadly based memberships; individuals, individual farmowners, or organizations operating on a profit basis, including those that agree to operate on a limited profit basis; cooperatives owned, occupied, and managed by eligible low- to moderate-income families.
For More Information
RURAL HOUSING LOAN PROGRAM

Farmers Home Administration

Assistance Available

Loan funds may be used to buy, build, repair, or relocate homes and buy minimum adequate sites. Funds may also be used to provide adequate and safe water supply, sewage disposal facilities, storm shelters, and to pay expenses of obtaining plans and loan closing costs. Loans may also be made to install plumbing, repair roofs, and remove health and safety hazards.

Interest rates are established periodically and can be obtained by contacting local FmHA offices. Interest credit may be granted on loans to low-income families to reduce the effective rate to as low as 1 percent. Co-signers may be used, and the repayment period may extend up to 33 years. On housing repair loans made under the incentive program, the interest rate varies with the adjusted income. Incentive repair loans may be repaid over a period up to 25 years. For minor repairs to remove health and safety hazards, loans up to $3,500 may be advanced at 1 percent interest and repaid within 10 years.

Loans for regular housing purposes may be made only when the lease is for at least 50 years. In certain instances where small repair loans are involved, the lease may be for a shorter period but in any case, the length of the lease must be 1½ times the repayment period of the loan.

How to Apply

The following are eligible to apply by contacting the county FmHA office or nearest Agricultural Service Center: Low- and moderate-income Indian families who are without adequate housing and related facilities and who will become the owner-occupant of a home located on a site owned by the applicant or
on which there is a long-term lease after the loan is closed; a farm owner without safe, decent, or sanitary housing for his own use or for the use of his tenant, sharecroppers, farm laborers, or farm manager. Housing must be located in rural areas, open country, towns, villages, and places without more than 10,000 population that are rural in character and not part of or associated with an urban area.

For More Information
RURAL HOUSING
SITE DEVELOPMENT PROGRAM

Farmers Home Administration

Assistance Available
Loan funds may be used to buy and develop building sites, including the construction of essential access roads, streets, and utilities and payment of fees and administrative expenses. The land is to be sold as adequate housing sites on a nonprofit basis to families with low to moderate incomes, to cooperative housing groups, and to nonprofit rural housing applicants.

Interest rates are established periodically and can be obtained by contacting local FmHA offices. Recipients of site development loans are subject to Title VI of the Civil Rights Act of 1964. They must agree not to discriminate on the basis of race, color, creed, sex, or national origin by signing Form FmHA 400-4, "Nondiscrimination Agreement," before loan closing. The loan must be repaid in 2 years.

How to Apply
The following are eligible to apply by contacting the county FmHA office: private nonprofit organizations, public nonprofit organizations including a municipal corporation or other corporate agency of a State or local government. On reservations, the applicant must own or become owner of the building sites even though the land may be in a restricted status.

For More Information
SELF-HELP TECHNICAL-Assistance Grant/Program

Farmers Home Administration

Assistance Available

Funds may be used to employ technical and supervisory personnel and to pay administrative expenses. Persons hired will be used to supervise and train low-income families while they are building their own homes, and to carry out administrative functions. The families will organize into groups and exchange labor on the construction of the homes.

Each agreement for funds will not exceed 2 years. Funds cannot be used to provide labor for construction, or to buy land or material. Recipients are subject to nondiscrimination and equal opportunity requirements and must agree not to discriminate against any employee or applicant because of race, creed, color, sex, or national origin. Each borrower will be required to sign Form FmHA 400-4, "Non-discrimination Agreement," before loan closing.

Each applicant will sign a technical assistance agreement. It will show the authorized use of funds, requirements that must be met by the applicant, and other provisions necessary to meet the objectives of the program.

How to Apply

A State or political subdivision, public nonprofit corporation or a private nonprofit corporation, including groups organized by Indians, may apply by contacting the county FmHA office, or nearest Agricultural Service Center.

For More Information

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