

Soil Health Opportunities & Tools Fund EQIP Bridge Loan Program

About the USDA EQIP Program

The USDA Environmental Quality Incentives Program (EQIP) is designed to support farmers, ranchers, and landowners in implementing conservation practices that address natural resource concerns. Through EQIP, the USDA provides financial assistance to help cover 50-90% of the costs of conservation practices that improve soil health, enhance water quality, and support biodiversity.

Receive a 0% Interest Bridge Loan for your EQIP Contract

While EQIP reimburses participants after practices are implemented, many landowners face challenges covering initial costs and waiting for reimbursement from USDA. **The EQIP Bridge Loan Program provides landowners and farmers with flexible, 0% interest loans to cover the upfront costs of EQIP projects.** Our bridge loans make it possible to start conservation practices right away so you can focus on what matters most: nurturing the land and enhancing productivity.

The EQIP Bridge Loan Program is an offering of the [Soil Health Opportunities & Tools \(SHOT\) Fund](#). The SHOT Fund is a philanthropically-funded initiative that helps farmers and farmer-facing nonprofits access public funding.

Why Participate in the Bridge Loan Program?

- Receive 0% interest rate & no fees on upfront capital to implement EQIP projects
- Avoid disruptions to your project's timeline and farming operation cash flow
- Avoid the need to borrow high-interest capital to complete EQIP projects
- Partner with a nonprofit team that supports place-based agriculture efforts across the nation

How it Works:

1. **Determine Eligibility:** Review the program's eligibility criteria and fill out our loan pre-application form. We will reach out to chat more about your EQIP project and the EQIP Bridge Loan Program.
2. **NRCS document review & underwriting:** Submit your signed EQIP contract, conservation plan, and project cost details. Our team will review your project in greater depth to ensure alignment.
3. **Loan approval & funding disbursement:** Once approved, loan funds will be disbursed to cover your EQIP contract initial expenses, enabling you to start your project right away.
4. **Loan repayment:** Repayment aligns with the timing of NRCS reimbursements, allowing you to repay the loan smoothly once EQIP funds are released and limiting out-of-pocket expenses.

Loan Terms at a Glance

Loan amount	Up to 100% of your EQIP award; \$75,000 maximum
Interest rate	0%
Loan fees	None
Loan term	Based on EQIP practice installation timeline, 36-month maximum term
Repayment	NRCS reimbursement is directly sent to the SHOT Fund to repay the loan

Borrower Eligibility

To qualify for the EQIP Bridge Loan Program, applicants must meet some basic criteria. Applicants with active EQIP contracts and near-term projects will be prioritized, though applicants who are interested but have not yet applied to EQIP will also be considered.

Eligibility Criteria	Description
Eligible EQIP Practices	The EQIP project must generally focus on practices that align with the regenerative principles described below.
Eligible States	In 2025, we are focused on the following state: Midwest: IA, IL, IN, MN, MI, WI Southeast: AL, GA, LA, MS, NC, SC, TN, VA Southwest & California: AZ, CA, NM
Experience or track record in farming	Demonstrated agricultural or land management experience or references for newer participants. At least 1 year of farming experience required.
Proof of land ownership or lease	Documentation of land ownership or a long-term lease agreement, with title verification or lease details confirming control of the property.

Regenerative Principles that guide the SHOT Fund EQIP Bridge Loan



Diverse cropping systems with crop rotations that improve soil health all while storing carbon, improving yield, and reducing fertilizer use.



Perennial crops that reduce the need for tillage, require fewer fertilizers, and retain more nutrients.



Tree-based agriculture like reforestation, agroforestry, silvopasture, and mass timber that build soil health and have carbon storage potential.



Well-managed pasture systems that minimize soil disturbance, reduce nutrient use, sequester carbon, and actively break down greenhouse gas emissions.



Reduced use of agrochemical fertilizers and pesticides to avoid substantial emissions, increase soil health, and build resilience.

Ready to Begin?

Fill out the [Pre-Application Form here!](#)

Learn more by visiting foodsystem6.org/EQIP
or email us at EQIP@foodsystem6.org



The SHOT Fund is a joint initiative of the [Regenerative Agriculture Foundation](#) and the [Rural Climate Partnership](#). The SHOT Fund EQIP Bridge loan is managed by [Food System 6](#).

This document is for informational purposes only and does not constitute an offer, commitment, or obligation to provide any financial product or service. All loan terms, conditions, and eligibility requirements are subject to change without notice. Loan approvals are contingent upon a final review of applications and additional information, if necessary, and the specific terms will be governed by the loan agreement.