



California Farm Service Agency Newsletter August 2024

In This Issue:

- [Please join your local California USDA Farm Service Agency for several upcoming webinars](#)
- [USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability](#)
- [USDA Accepts Nearly 2.2 Million Acres through this year's Grassland, General, and Continuous CRP signups](#)
- [USDA Offers Disaster Assistance to California Farmers and Livestock Producers Impacted by Wildfires](#)
- [Partnerships for Climate-Smart Commodities](#)
- [USDA Updates Farm Loan Programs to Increase Financial Freedom, Resilience and Profitability for Agricultural Producers](#)
- [Community Alliance with Family Farmers Offers Small Farm Tech Hub](#)
- [USDA Expands Funding Opportunities for Specialty Crop Growers to Help Offset On-Farm Food Safety Expenses for 2024 and 2025](#)
- [USDA Microloans Help Farmers Purchase Farmland and Improve Property](#)
- [Free Farm Manager Apprentice Training](#)

Please join your local California USDA Farm Service Agency for several upcoming webinars

Guaranteed Loan Lender Webinar

September 10th Tuesday at 10:00am

FSA's Guaranteed Farm Loan Programs help family farmers and ranchers to obtain loans from USDA-approved commercial lenders at reasonable terms to buy farmland or finance agricultural production.

This webinar is focused for commercial agriculture lenders who like to learn more about the program.

To register for this webinar please contact FSA State Outreach Coordinator: Brooke Raffaele by email Brooke.Raffaele@usda.gov or phone 530-219-7747

Farm Service Agency Programs Overview Webinar

September 12th Thursday at 10:00am

Learn about all what FSA has to offer farmers and ranchers.

This webinar will provide a wide overview of farm programs and farm loan programs.

To register for this webinar please contact FSA State Outreach Coordinator: Brooke Raffaele by email Brooke.Raffaele@usda.gov or phone 530-219-7747

Youth Loan Webinar

September 24th Tuesday at 2:00pm

Learn more about USDA's Farm Service Agency (FSA) Youth Loan Program. FSA makes loans to individual young persons (9-20 years of age) to start and operate income-producing projects of modest size in connection with their participation in 4-H clubs, FFA, a Tribal youth group, or similar agricultural youth organization. This webinar is geared for 4H, FFA and Tribal Youth group leaders to assist their students apply to the program.

To register for this webinar please contact FSA State Outreach Coordinator: Brooke Raffaele by email Brooke.Raffaele@usda.gov or phone 530-219-7747

USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through farmers.gov that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.

“Providing producers with options to structure their debt in a manner that affords them every opportunity to meet the goals of their agricultural operation is the best way to

ensure the nation's farmers and ranchers build financial equity and resilience," said FSA Administrator Zach Ducheneaux.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA's suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting farmers.gov/debt-consolidation-tool. The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

Additional Farm Loan Programs Improvements

FSA recently announced significant changes to Farm Loan Programs through the [Enhancing Program Access and Delivery for Farm Loans rule](#). These policy changes, to take effect September 25, 2024, are designed to better assist borrowers to make strategic investments in the enhancement or expansion of their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made several impactful improvements including:

- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.

- A new [educational hub](#) with farm loan resources and videos.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local [USDA Service Center](#).

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit fsa.usda.gov.

USDA Accepts Nearly 2.2 Million Acres through this year's Grassland, General, and Continuous CRP signups

The U.S. Department of Agriculture (USDA) is accepting offers for more than 2.2 million acres from agricultural producers and private landowners through this year's Grassland, General, and Continuous [Conservation Reserve Program](#) (CRP) signups administered by USDA's Farm Service Agency (FSA). With these accepted acres, enrollment is very near the 27 million CRP acreage cap.

Grassland CRP

Including the nearly 1.44 million acres recently accepted in Grassland CRP for offers received in 2024, producers will have enrolled more than 10 million acres in this popular working-lands program.

Grassland CRP allows producers and landowners to continue grazing and haying practices while protecting grasslands and further CRP's impacts. Grassland CRP leverages working lands practices to improve biodiversity and conserve environmentally sensitive land.

Enrolled acres help sequester carbon in vegetation and soil, while enhancing resilience to drought and wildfire. Meanwhile, producers can still conduct common grazing practices, such as haying, mowing or harvesting seed from the enrolled land, which supports agricultural production.

Top states for this year's Grassland CRP signup include:

- **Nebraska** with 237,853 acres accepted
- **Colorado** with 218,145 acres accepted

- **New Mexico** with 185,619 acres accepted

Additionally, to target conservation in key geographies, USDA prioritizes land within two National Priority Zones: The Greater Yellowstone Ecosystem and the Dust Bowl area. The 2024 Grassland CRP enrollment has added more than 560,000 acres in the Priority Zones, bringing the total acres to 3.8 million. By conserving working grasslands and other lands that underpin iconic big game migrations, land enrolled in these zones contributes to broader USDA conservation efforts through [Working Lands for Wildlife](#).

General and Continuous CRP

FSA also has accepted nearly 200,000 acres through the General signup, bringing total acres enrolled in General CRP to 7.9 million acres. As one of the largest private lands conservation programs in the United States, CRP offers a range of conservation options to farmers, ranchers and landowners. It has been an especially strong opportunity for farmers with less productive or marginal cropland, helping them re-establish valuable land cover to help improve water quality, prevent soil erosion and support wildlife habitat.

In January 2024, FSA opened enrollment for Continuous CRP. Under this enrollment, producers and landowners can enroll in CRP throughout the year. Offers are automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap. To date, in 2024, more than 565,000 acres have been offered through Continuous CRP bringing the total acres enrolled to 8.5 million.

Producers can still make an offer to participate in CRP through [the Continuous CRP signup](#), which is ongoing, by contacting FSA at their local USDA Service Center.

USDA Offers Disaster Assistance to California Farmers and Livestock Producers Impacted by Wildfires

The U.S. Department of Agriculture (USDA) has technical and financial assistance available to help farmers and livestock producers across California recover from recent wildfires. Producers impacted by wildfires should contact their local USDA Service Center to report losses and learn more about program options available to assist in their recovery from crop, land, infrastructure and livestock losses and damages.

USDA Disaster Assistance for Wildfire Recovery

Producers who experience livestock deaths in excess of normal mortality may be eligible for the [Livestock Indemnity Program](#) (LIP). To participate in LIP, producers will need to provide documentation of death losses and submit a notice of loss to the USDA Farm Service Agency (FSA) no later than the annual program payment application date. The LIP

payment application and notice of loss deadline is March 3, 2025, for 2024 calendar year losses.

Meanwhile, the [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program](#) (ELAP) provides eligible producers with compensation for feed and grazing losses and transportation cost associated with transporting feed/forage to livestock and livestock to feed. For ELAP, producers are required to complete a notice of loss and a payment application to their local FSA office no later than Jan. 30, 2025, for 2024 calendar year losses.

FSA also offers a variety of direct and guaranteed [farm loans](#), including operating and emergency farm loans, to producers unable to secure commercial financing. Depending on program funding availability, producers in counties with a primary or contiguous disaster designation may be eligible for low-interest [emergency loans](#) to help them recover from production and physical losses. Loans can help producers replace essential property, purchase inputs like livestock, equipment, feed and seed, cover family living expenses or refinance farm-related debts and other needs. Additionally, FSA offers several loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan programs debt to the agency because of reasons beyond their control.

Conservation

Outside of the [primary nesting season](#), emergency and non-emergency haying and grazing of [Conservation Reserve Program](#) (CRP) acres may be authorized to provide relief to livestock producers in areas affected by a severe drought or similar natural disasters. Producers interested in haying or grazing of CRP acres should contact their county FSA office to determine eligibility.

FSA's [Emergency Conservation Program](#) (ECP) can assist landowners with financial and technical assistance to remove debris from farmland such as woody material, sand, rock and materials from collapsed hoop houses/high tunnels on cropland or pastureland. Through the program, FSA can provide assistance toward the restoration or replacement of fences including livestock cross fences, boundary fences, cattle gates or wildlife exclusion fences on agricultural land.

Additionally, the [Emergency Forest Restoration Program](#) (EFRP) can assist eligible owners of nonindustrial private forestland to also restore the land by removing debris, repairing forestland roads, and replacing fence. For both programs, farmers and ranchers should check with their [local FSA office](#) to find out about sign-up periods, which are set by the FSA County Committee.

More Information

On [farmers.gov](#), the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#), and [Farm Loan Discovery Tool](#) can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their [crop insurance agent](#). For FSA and NRCS programs, they should contact their local [USDA Service Center](#).

Partnerships for Climate-Smart Commodities

USDA's Partnerships for Climate-Smart Commodities effort is expanding markets for America's climate-smart commodities, leveraging the greenhouse gas benefits of climate-smart commodity production, and providing direct, meaningful benefits to production agriculture, including for small and underserved producers. Learn more about expanded markets, premiums and incentives for producing climate-smart commodities as well as cost share and technical assistance to implement climate-smart practices.

[Find a project near you and get started today!](#)

USDA Updates Farm Loan Programs to Increase Financial Freedom, Resilience and Profitability for Agricultural Producers

The U.S. Department of Agriculture (USDA) today announces changes to the Farm Service Agency's (FSA) Farm Loan Programs, effective Sept. 25, 2024 — changes that are intended to increase opportunities for farmers and ranchers to be financially viable. These improvements, part of the [Enhancing Program Access and Delivery for Farm Loans rule](#), demonstrate USDA's commitment to improving farm profitability through farm loans designed to provide important financing options used by producers to cover operating expenses and purchase land and equipment.

“USDA recognizes that Farm Service Agency's loan making and servicing activities are critical for producers, especially in tough times. Providing borrowers the financial freedom to increase profits, save for long-term needs and make strategic investments is the best way to ensure the nation's farmers and ranchers can build financial equity and resilience,” said Zach Ducheneaux, FSA Administrator. “Implementing these improvements to our Farm Loan Programs is the next step in our ongoing commitment to removing lending barriers that may prevent access to credit for borrowers, especially those who need it most.”

Farm loan policy changes outlined in the [Enhancing Program Access and Delivery for Farm Loans rule](#), are designed to better assist borrowers to make strategic investments in the enhancement or expansion of their agricultural operations.

The three most notable policy changes include:

- Establishing a new low-interest installment set-aside program for financially distressed borrowers. Eligible financially distressed borrowers can defer up to one annual loan installment per qualified loan at a reduced interest rate, providing a simpler and expedited option to resolve financial distress in addition to FSA's existing loan servicing programs.
- Providing all eligible loan applicants access to flexible repayment terms that can increase profitability and help build working capital reserves and savings. By creating upfront positive cash flow, borrowers can find opportunities in their farm operating plan budgets to include a reasonable margin for increased working capital reserves and savings, including for retirement and education.
- Reducing additional loan security requirements to enable borrowers to leverage equity. This reduces the amount of additional security required for direct farm loans, including reducing the frequency borrowers must use their personal residence as additional collateral for a farm loan.

Additional Farm Loan Program Improvements

Under the Biden-Harris Administration, USDA's FSA has embarked on a comprehensive and systemic effort to ensure equitable delivery of Farm Loan Programs and improve access to credit for small and mid-size family farms. FSA has also included additional data in its [annual report to Congress](#) to provide information that Congress, stakeholders, and the general public need to hold USDA accountable on the progress that has been made in improving services to underserved producers. This year's report shows FSA direct and guaranteed loans were made to a greater percentage of young and beginning farmers and ranchers, as well as improvements in the participation rates of minority borrowers. The report also highlights FSA's microloan program's new focus on urban agriculture operations and niche market lending, as well as increased support for producers seeking direct loans for farm ownership in the face of increasing land values across the country.

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made several impactful improvements including:

- The Loan Assistance Tool that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The Online Loan Application, an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability

to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.

- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A simplified direct loan paper application, reduced from 29 pages to 13 pages.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local USDA Service Center

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit, www.fsa.usda.gov

Community Alliance with Family Farmers Offers Small Farm Tech Hub



How can technology help expand market opportunities and increase business efficiencies for small farms?

Community Alliance with Family Farmers (CAFF) Tech Hub is here to Help!

Free Consultation services available to small scale farmers, food hubs and farmers markets operating out of California.

Request an appointment at www.caff.org/techsupport

For any questions email Techhub@caff.org or visit www.caff.org/techhub

USDA Expands Funding Opportunities for Specialty Crop Growers to Help Offset On-Farm Food Safety Expenses for 2024 and 2025

Apply for 2024 expenses through Jan. 31, 2025

The U.S. Department of Agriculture (USDA) is expanding the [Food Safety Certification for Specialty Crops \(FSCSC\) program](#) to now include medium-sized businesses in addition

to small businesses. Eligible specialty crop growers can apply for assistance for expenses related to obtaining or renewing a food safety certification. The program has also been expanded to include assistance for 2024 and 2025 expenses. Producers can apply for assistance on their calendar year 2024 expenses beginning July 1, 2024, through Jan. 31, 2025. For program year 2025, the application period will be Jan. 1, 2025, through Jan. 31, 2026.

Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and expenses related to obtaining or renewing a food safety. FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its certification, as well as a portion of related expenses.

Eligible FSCSC applicants must be a specialty crop operation; meet the definition of a small or medium-size business and have paid eligible expenses related to certification.

- A small business has an average annual monetary value of specialty crops sold by the applicant during the three-year period preceding the program year of no more than \$500,000.
- A medium size business has an average annual monetary value of specialty crops the applicant sold during the three-year period preceding the program year of at least \$500,001 but no more than \$1,000,000.

Specialty crop operations can receive the following cost assistance:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.

FSCSC payments are calculated separately for each eligible cost category. Details about payment rates and limitations are available at farmers.gov/food-safety.

Applying for Assistance

Interested applicants have until Jan. 31, 2025, to apply for assistance for 2024 eligible expenses. FSA will issue payments as applications are processed and approved. For program year 2025, the application period will be January 1, 2025, through January 31, 2026. FSA will issue 50% of the calculated payment for program year 2025 following application approval, with the remaining amount to be paid after the application

deadline. If calculated payments exceed the amount of available funding, payments will be prorated.

Specialty crop producers can apply by completing the [FSA-888-1, Food Safety Certification for Specialty Crops Program \(FSCSC\) for Program Years 2024 and 2025](#) application. The application, along with the [AD-2047, Customer Data Worksheet](#) and [SF-3881, ACH Vendor/Miscellaneous Payment Enrollment Form](#), if not already on file with FSA, can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. Alternatively, producers with an eAuthentication account can apply for FSCSC [online](#). Producers interested in creating an eAuthentication account should visit farmers.gov/sign-in.

Specialty crop producers can also call 877-508-8364 to speak directly with a FSA employee ready to assist. Visit farmers.gov/food-safety for additional program details, eligibility information and forms needed to apply.

More Information

To learn more about FSA programs, producers can contact their local [USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by [logging into their farmers.gov account](#). Producers without an account can [sign up today](#).

USDA Microloans Help Farmers Purchase Farmland and Improve Property

Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.

Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

To learn more about the FSA microloan program, contact your local County USDA Service Center or visit fsa.usda.gov/microloans.

Free Farm Manager Apprentice Training

Farmers, are you searching for your future manager or supervisor? Whether you have a current employee who could use some additional training, or are seeking to hire a new team member, The Beginning Farm and Ranch Management Apprenticeship provides a structured pathway for aspiring farm managers to develop the knowledge and skills they need to be successful on your farm. The Center for Land-Based Learning covers all tuition for coursework and provides support for farmers and apprentices. To learn more about training an apprentice, visit <https://landbasedlearning.org/apprentice-farmer-mentor>

Farm Service Agency

California State Office

430 G Street, Ste. 4161
Davis, CA 95616

Phone: 530-792-5520

State Executive Director

Blong Xiong
Blong.Xiong@usda.gov

Executive Officer

Navdeep Dhillon
Navdeep.Dhillon@usda.gov

California Farm Service Agency Website

<https://www.fsa.usda.gov/ca>

Farm Program Chief

Kaye Rydberg
Kaye.Rydberg@usda.gov

Farm Loan Program Chief

John Oosterman
John.Oosterman@usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).



USDA Farm Service Agency

www.fsa.usda.gov | [contact us](#)



SUBSCRIBER SERVICES:

[Manage Subscriptions](#) | [Help](#)