



U.S. DEPARTMENT OF AGRICULTURE

# Beginning Farmer & Rancher (BFR) Webinar Series

February 21, 2024



 Farm Service Agency  
U.S. DEPARTMENT OF AGRICULTURE

 Natural Resources Conservation Service  
U.S. DEPARTMENT OF AGRICULTURE

 Rural Development  
U.S. DEPARTMENT OF AGRICULTURE

 Risk Management Agency  
U.S. DEPARTMENT OF AGRICULTURE



# Agenda

- Welcome & Introductions
- What is a BFR
- FSA Programs Overview
- NRCS Programs Overview
- RD Programs Overview
- RMA Programs Overview
- All USDA Programs Deadline & Important Dates
- Future Webinar Dates
- Questions



# Introductions



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Farm Service Agency  
(FSA)

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Coordinator*

Colorado State Office

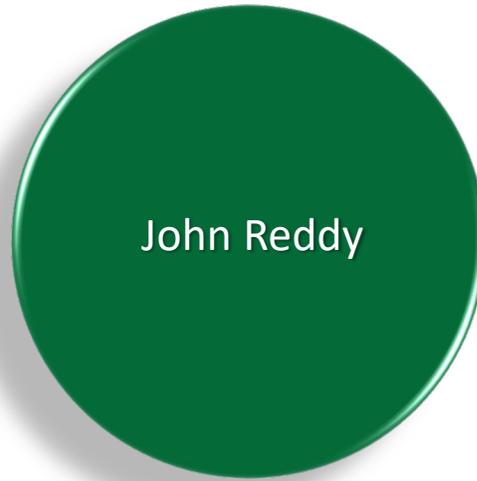


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Natural Resource  
Conservation Service  
(NRCS)

*Outreach Coordinator &  
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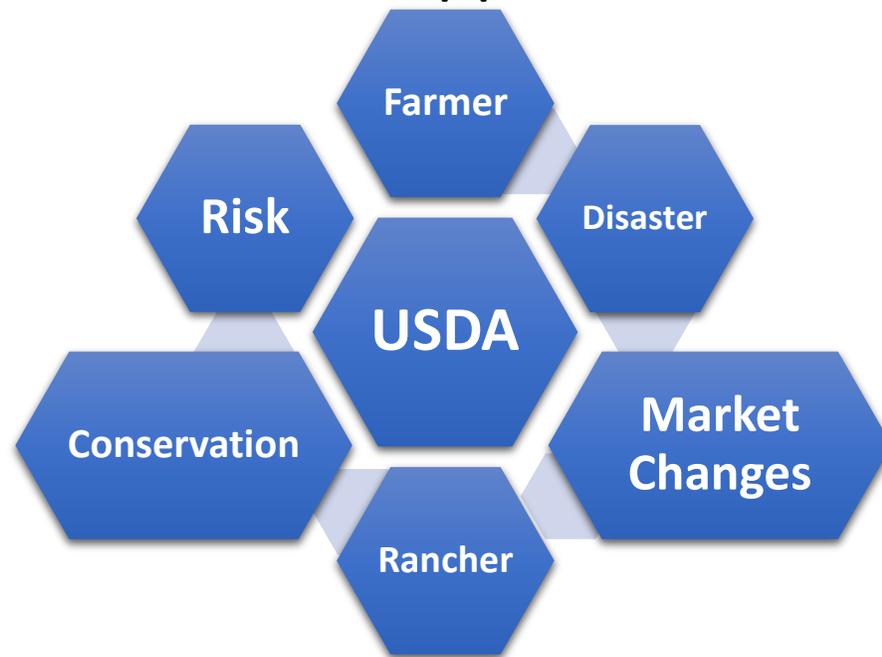
Risk Management  
Agency (RMA)

*Deputy Director*

Topeka, KS Regional Office

# What is a BFR

- Has not primarily operated a farm or ranch for more than 10 years
- Does not own a farm or ranch greater than 30 percent of the average size farm in the county as determined by the most current Census for Agriculture at the time the loan application is submitted





# USDA Agency Support

- Farm Service Agency
  - Are you already a Farm Program Participant?
  - Have you researched Farm Loan options?
- Natural Resources Conservation Service
  - Have you explored resource planning/conservation programs?
- Rural Development
  - Have you researched Value-Added Opportunities/Energy saving measures for your farm or business?
- Risk Management Agency
  - Do you need crop insurance?
- Other Agencies/State/Local Partners
  - CSU Extension
  - Colorado Department of Agriculture



# Farm Service Agency (FSA) Overview

- We are a customer-driven agency
- We support agricultural communities
- We Provide Programs and Services
  - Farm Programs
  - Farm Loans
  - Commodity Operations
  - Management and State Operations
- Colorado
  - 37 Farm Program Service Centers and 9 Farm Loan Service Centers
  - USDA Service Center Locator:  
<https://offices.sc.egov.usda.gov/locator/app>





# FSA Programs and Services

## Farm Programs

- Disaster Assistance
- Conservation Programs
- Safety Net
- Risk Management

## Farm Loans

- Ownership Loans
- Operating Loans
- Microloans
- Loan Guarantees



# Disaster Assistance Programs

- Noninsured Crop Disaster Assistance Program (NAP)
  - NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters.
- Tree Assistance Program (TAP)
  - TAP provides financial assistance to eligible orchardists and nursery tree growers to replace or rehabilitate eligible trees, bushes and vines lost to natural disasters, including hurricanes and wildfires.
- Livestock Indemnity Program (LIP)
  - Pays for death losses due to natural disaster (tornado, blizzard, excess heat, excess cold, etc.)
- Livestock Forage Program (LFP)
  - Pays for grazing losses if severe drought triggers are met.

# Conservation Programs

## Conservation Reserve Program (CRP)

- CRP pays a yearly rental payment in exchange for farmers removing environmentally sensitive land from agricultural production and planting species that will improve environmental quality.
  - Continuous CRP
  - General CRP
  - Conservation Reserve Enhancement Program (CREP)
  - CRP Grasslands

# Commodity and Safety Net Programs

- Agricultural Risk and Price Loss Programs (ARC/PLC)
  - The ARC Program is an income support program that provides payments when actual crop revenue declines below a specified guaranteed level. The PLC Program provides income support payments when the effective price for a covered commodity falls below its effective reference price.
- Marketing Assistance Loans (MALs)
  - Marketing assistance loans provide interim financing at harvest time to help agricultural producers meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows.
- Farm Storage Facility Loans (FSFLs)
  - Provides low-interest financing for producers to store, handle and/or transport eligible commodities they produce.

# Farm Loans

- Lender of First Opportunity
  - Help BFR producers receive a loan if they are denied from a traditional bank
- Types of Loans
  - Direct Loans (Operating and Ownership)
    - FSA's Direct Loan Program is designed to help farmers start, purchase, or expand their farming operation. Loans are funded by FSA.
  - Guaranteed Loans (Operating and Ownership)
    - Guaranteed loans are made, serviced, and fully funded by agricultural lenders (farm credit, local bank etc.). Often used to help lenders continue with customers who have experienced setbacks.

## Farm Loans (Cont.)

- **Down-Payment Farm Ownership Program (Direct Loan)**
  - Specifically, for BFR, or socially disadvantaged producers. Min. 5% downpayment with an interest rate of 1.5%
- **Microloans**
  - Can be used for Ownership or Operating loans. Microloans are limited to \$50,000 and have a simpler application process.
- **Youth Loans**
  - FSA can make low-interest loans to youth to establish and operate agriculture-related, income-producing, supervised projects.



# Farm Loan Online Resources

- **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.
- **The Loan Assistance Tool:**
  - 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.

<https://lat.fpac.usda.gov/>





## More FSA Programs and Resources

- All available program factsheets
  - <https://www.fsa.usda.gov/news-room/fact-sheets/index>
- BFR Website and how to get started:
  - <https://www.farmers.gov/newfarmers>
- Colorado FSA Website:
  - <https://www.fsa.usda.gov/CO>
- Signup for GovDelivery for all USDA monthly updates:
  - [https://public.govdelivery.com/accounts/USDAFARMERS/subscriber/new?qsp=USDAFARMERS\\_12](https://public.govdelivery.com/accounts/USDAFARMERS/subscriber/new?qsp=USDAFARMERS_12)
- Get involved by serving on your County Committees
  - <https://www.fsa.usda.gov/news-room/county-committee-elections/index>





# Natural Resource Conservation Service (NRCS) Overview

- NRCS offers this assistance at no cost to the producers we serve. Our goal is to give our customers personalized advice and information, based on the latest science and research, to help them make informed decisions.
- If a producer chooses to take the next step towards improving their operations, we can work with them to develop a conservation plan, with suggested conservation practices that can help them reach their production and conservation goals.



# Benefits of Working with NRCS

- Soil Health
  - Programs and practices that help farmers Reduce erosion, Maximize water infiltration, Improve nutrient cycling, Save money on inputs, Improve resiliency
- Water Quality
  - USDA offers programs and practices that help farmers improve water quality while gaining efficiencies and reducing costs. Practices focus on avoiding, trapping and controlling nutrients and sediment
- Water Quantity
  - Producers can manage excess water, conserve limited supplies of water, and build resilience to mitigate drought
- Wildlife
  - USDA offers practices to help producers integrate wildlife friendly practices on croplands, rangelands, pastures and forests
- Climate-Smart Agriculture and Forestry
  - Agricultural producers play a key role in mitigating climate change

# NRCS Programs

- Conservation Reserve Program (CRP)
- Environmental Quality Incentives Program (EQIP)
- Conservation Stewardship Program (CSP)
- Agricultural Conservation Easements Program (ACEP)-ALE –WRE
- Regional Conservation Partnership Program (RCPP)
- Conservation Innovation Grants (CIG)
- Emergency Watershed Protection (EWP)
- Watershed Rehabilitation (REHAB)
- Equity in Implementation of the Inflation Reduction Act (IRA)

## NRCS Programs (Cont.)

- Conservation Reserve Program (CRP)
  - FSA administers the program, and NRCS assists with technical assistance through conservation planning.
- Environmental Quality Incentives Program (EQIP)
  - NRCS' flagship program for helping producers apply conservation practices on their land such as: Improving air, soil and water quality, Conserving water, Preventing soil erosion, Enhancing wildlife habitat, Mitigating impacts from climate change
  - Provides financial and technical assistance to address natural resource concerns
- Conservation Stewardship Program (CSP)
  - Helps build on your existing conservation efforts while strengthening your operation. NRCS can help you identify natural resource problems in your operation and provide technical and financial assistance to solve those problems or attain higher stewardship levels in an environmentally beneficial and cost-effective manner.

## NRCS Programs (Cont.)

- Agricultural Conservation Easements Program (ACEP)-ALE –WRE
  - Aids landowners and eligible entities with conserving, restoring and protecting wetlands, productive agricultural lands and grasslands
  - Two types:
    - Wetland Reserve Easements: help restore and enhance wetlands which have been previously degraded due to agricultural uses.
    - Agricultural Land Easements: help protect croplands and grasslands on working farms and ranches by limiting non-agricultural uses of the land through conservation easements.
- Regional Conservation Partnership Program (RCPP)
  - RCPP leverages a voluntary approach to conservation that expands the reach of conservation efforts and climate-smart agriculture through public-private partnerships.

## NRCS Programs (Cont.)

- Conservation Innovation Grants (CIG)
  - Competitive grant program that supports the development of new conservation tools, approaches, practices and technologies. These innovations also help build resilience in producers' operations and improve their bottom lines
- Emergency Watershed Protection (EWP)
  - Offers technical and financial assistance to help local communities relieve imminent threats to life and property caused by floods, fires, windstorms and other natural disasters that impair a watershed.
- Watershed Rehabilitation (REHAB)
  - Provides assistance to local project sponsors to rehabilitate aging dams that are reaching the end of their design lives; and/or build or augment existing water supplies based on current and future water supply

# NRCS Services

- Conservation Practice Implementation
  - About 170+ conservation practices available through NRCS programs
  - Land and crop management choices that producers can implement to conserve natural resources
  - Each practice has a conservation practice standard, which details how producers should implement to maximize benefits
- Conservation Concern Tool
  - <https://www.farmers.gov/conservation/concerns-tool>
  - help producers learn about conservation issues that might impact their agricultural operation
  - Helps producers identify targeted solutions that best fit their business needs
  - Provides a walkthrough of more than 40 conservation concerns related to soil, water, plants, animals, energy, and air

## More NRCS Resources

- Available Program and Services Fact Sheets
  - <https://www.nrcs.usda.gov/programs-initiatives>
- Colorado NRCS Website:
  - <https://www.nrcs.usda.gov/CO>
- Colorado NRCS Success Stories and Video Resources:
  - <https://www.youtube.com/@coloradonrcs4011>



# Rural Development (RD) Overview

- Offers programs and services to help rural communities and businesses with water, energy, internet, and other infrastructure needs.

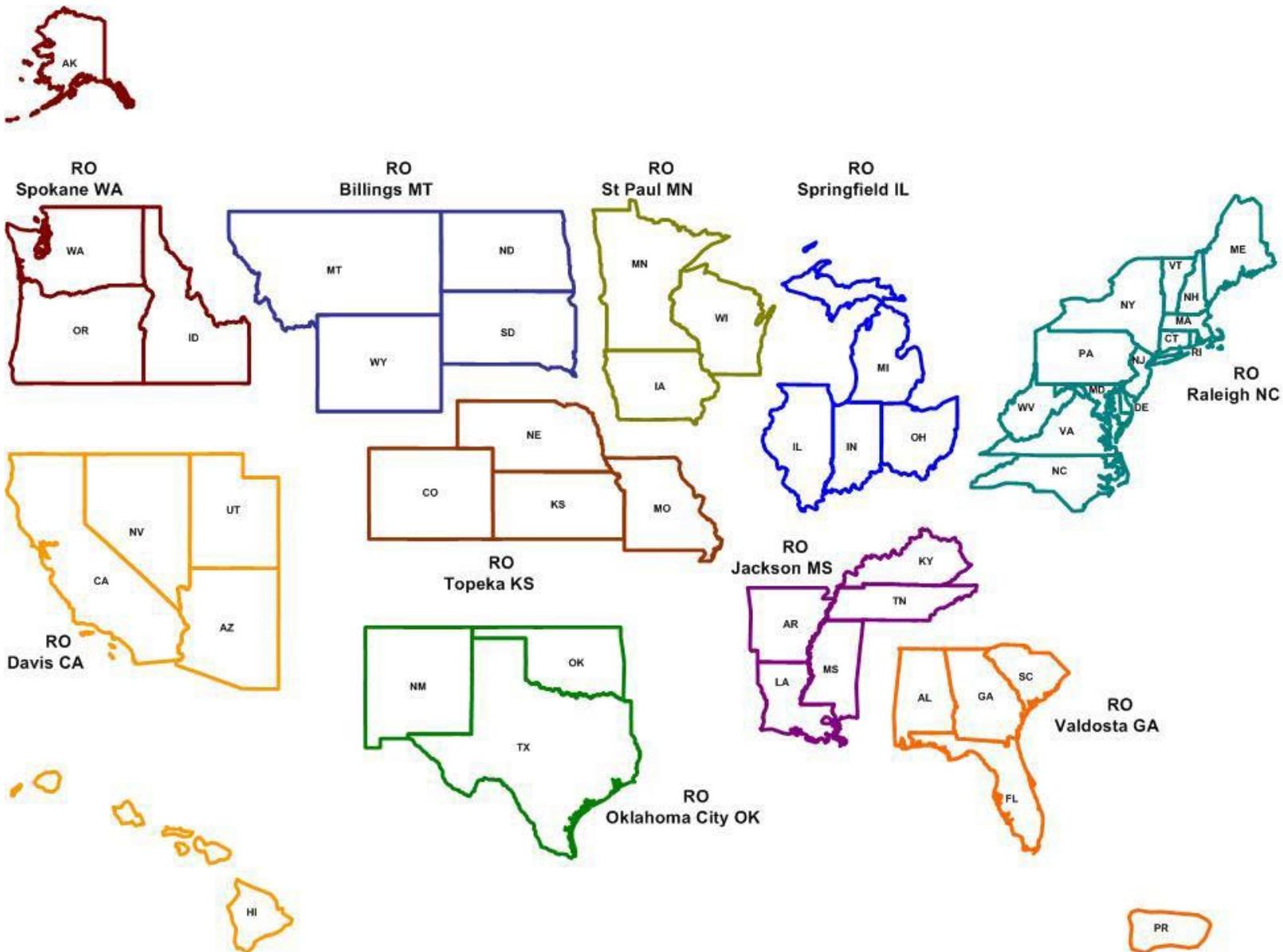
# Risk Management Agency (RMA) Overview

- RMA is the USDA agency that provides crop insurance, via the Federal Crop Insurance Corporation, to American producers.
- We work with 13 companies that have agents that sell insurance, manage loss adjusters, and pay all claims.
- RMA and the Insurance industry activities follow a timetable known and the insurance cycle



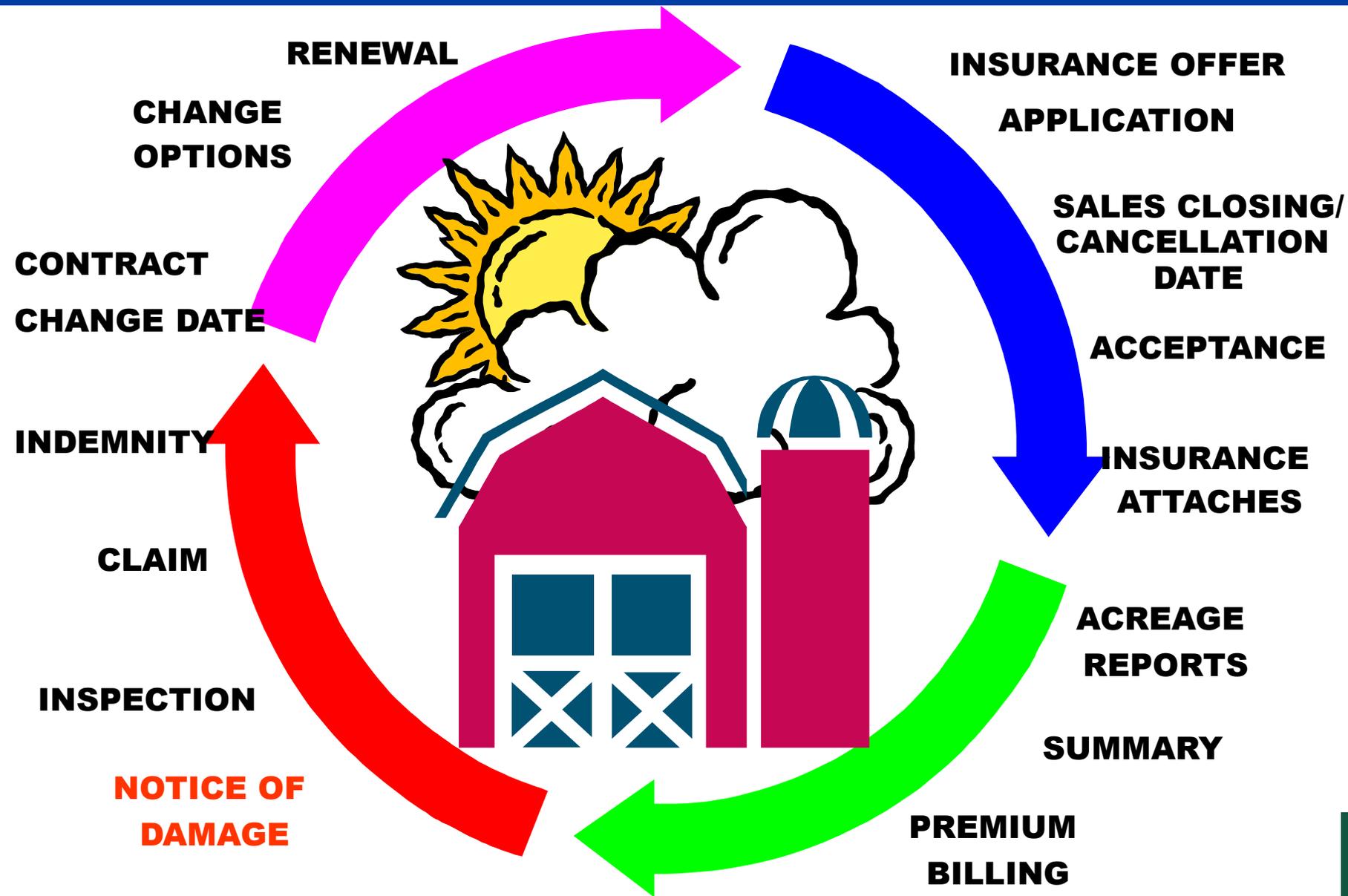
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## RMA Offices





# RMA Insurance Cycle



# RMA Crop Insurance Basics

## Generally Covered Losses/Risks

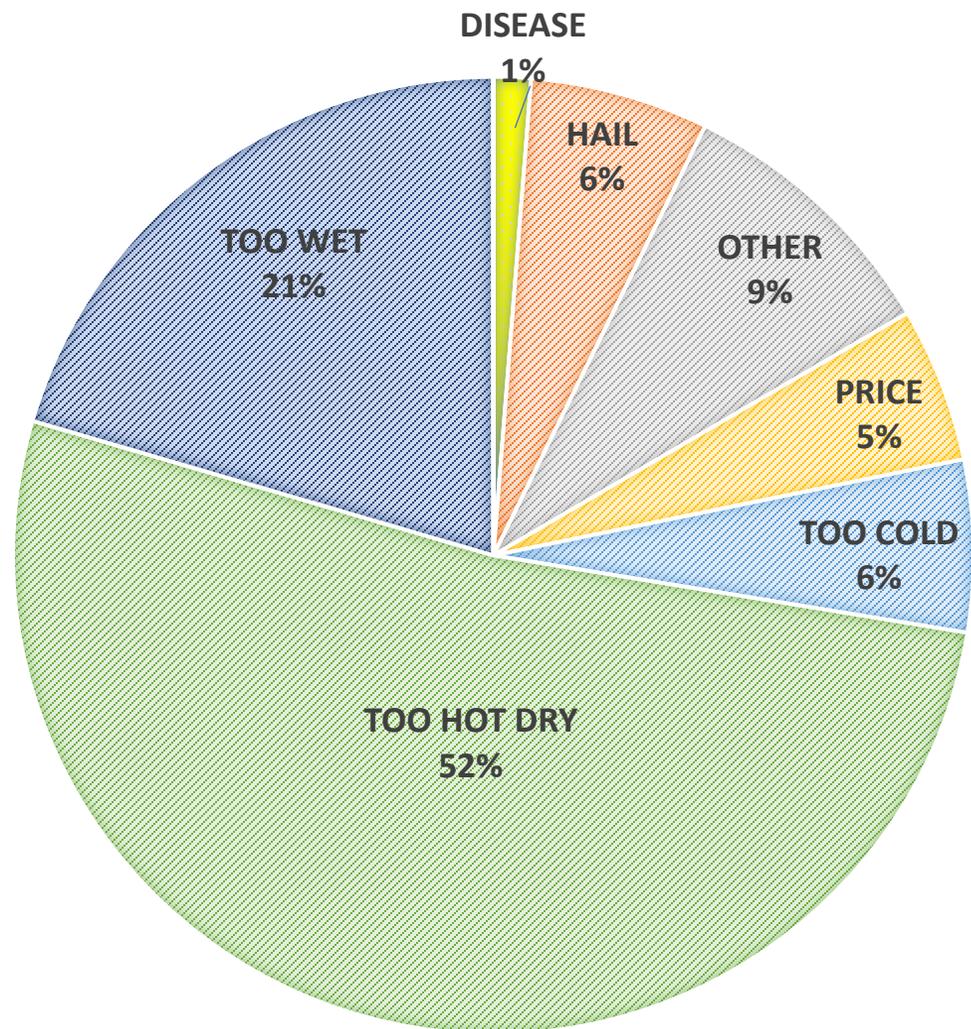
- Adverse Weather: frost, heat, drought, hail, excess water, wind
- Fire
- Insects and Disease
- Wildlife
- Earthquake/Volcanic Eruption
- Failure of Irrigation Water Supply

## RMA Crop Insurance Basics (Cont.)

Losses/Risks NOT covered 

- Negligence, wrongdoing
- Poor management and farming practices
- Failure or breakdown of irrigation equipment or facilities
- Chemical drift

# RMA Payments Over the last 10 years



# RMA Insurance Plans

Several Insurance Plans available. Two popular ones:

- Yield Protection
  - Insures against yield losses due to natural causes such as drought, excessive moisture, etc.
  - Uses APH Yield and a projected price (i.e @ planting)
- Revenue Protection
  - Insures against yield losses due to natural causes such as drought, excessive moisture, etc. and revenue losses caused by a change in the harvest price from the projected price.
  - Uses APH yield, projected and harvest price



# USDA Upcoming Program Deadlines & Important Dates

## FSA

- March 15: ARC/PLC Enrollment deadline
- March 15: NAP Spring Crop Signup Deadline
- March 15: Spring Crop Reporting Deadline

## NRCS

- None

## RD

- Feb. 28: Rural Business Development Grant program application deadline

## RMA

- March 15: Sales closing date for Spring crops (Corn, grain sorghum)
- March 15: Changes to Whole-Farm Revenue Protection policy (WFRP)



# Future Webinar Dates & Topics

- March 20, Working with the Farm Service Agency (FSA) Loans
- April 17, How to get Started with FSA and Why it's important
- May 15, RD financial assistance programs REAP Program and Value-Added Producer Grants
- June 19, Working with the Risk Management Agency (RMA) Crop & Livestock Insurance
- July 17, Technical and financial assistance to producers and forest landowners to address natural resource concerns (NRCS)
- August 21, Soil Health and how use Web Soil Survey
- September 18, Urban Ag
- October 16, What CSU has to offer
- November 18, Colorado Department of Agriculture New Farmer & Rancher Resources



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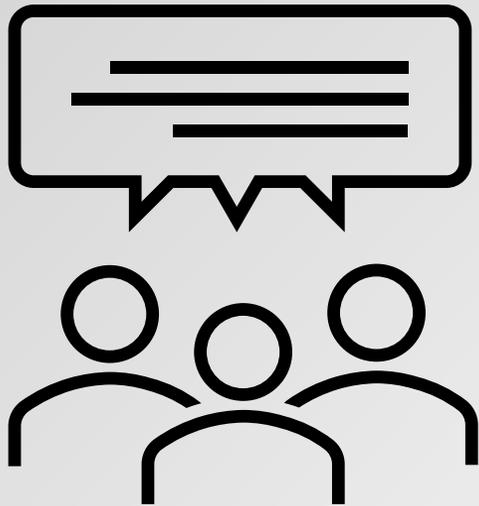


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Questions?