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## From the Desk of the State Executive Director

USDA launched an online Loan Assistance Tool on [farmers.gov](https://www.farmers.gov) to provide loan customers with an interactive, online step-by-step guide through the farm loan process. The Loan Assistance Tool will help to ensure all loan applicants fully understand the application process and gather the correct documents before they begin the process. This will then help applicants (farmers/ranchers) submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

[Farmers.gov](https://www.farmers.gov) serves as a customer gateway and informational counterpart to an authenticated, transactional portal where USDA customers can apply for programs, process technical and financial transactions, and manage accounts.

The 2018 Farm Bill established USDA's Beginning Farmer and Rancher program work. This included hiring a National Program Coordinator and appointing a State Coordinator for each state. State Coordinators can help new producers navigate the USDA process and connect to partner organizations that specialize in working with beginning farmers and ranchers. USDA has made it a priority to focus outreach efforts to increase awareness of USDA agencies, resources, or programs among populations of Young, Beginning, Small, Veteran and Historically Underserved Farmers and Ranchers. There are two ways to get started, contact your State Coordinator or find your local USDA Service Center and meet with local staff there:

- To find your State Coordinator, visit <https://www.farmers.gov/your-business/beginning-farmers/coordinators>.
- There are Service Centers in nearly every county in the United States.
- To find yours, visit [farmers.gov/service-locator](https://www.farmers.gov/service-locator) and insert your zip code.
- Often, NRCS and FSA offices are co-located, so you can handle business in one location.

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## Progression Lending from FSA

Farm Service Agency (FSA) farm loans are considered progression lending. Unlike loans from a commercial lender, FSA loans are intended to be temporary in nature. Our goal is to help you graduate to commercial credit, and our farm loan staff is available to help borrowers through training and credit counseling.

The FSA team will help borrowers identify their goals to ensure financial success. FSA staff will advise borrowers on developing strategies and a plan to meet your goals and graduate to commercial credit. FSA borrowers are responsible for the success of their farming operation, but FSA staff will help in an advisory role, providing the tools necessary to help you achieve your operational goals and manage your finances.

For more information on FSA farm loan programs, contact your Parish USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## Reminder: Insurance Linkage Requirements for Payments Received Through the Emergency Relief Program

Producers who received an Emergency Relief Program (ERP) payment need to meet ERP insurance linkage requirements by purchasing crop insurance, or Noninsured Crop Disaster Assistance Program (NAP) coverage where crop insurance is not available.

Purchase coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops for the next two available crop years, which will be determined from the date you received an ERP payment and may vary depending on the timing and availability of coverage. The insurance coverage requirement applies to the physical location of the county where the crop was located and for which an ERP payment was issued.

Contact your crop insurance agent or local FSA county office as soon as possible to ask about coverage options. Producers who do not obtain the applicable coverage by the sales/application closing date will be required to refund the ERP benefits received on the applicable crop, plus interest. To determine which crops are eligible for federal crop insurance or NAP, visit the [RMA website](#).

For more information, contact your local [USDA Service Center](#) or visit [fsa.usda.gov](https://fsa.usda.gov).

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## USDA Now Accepting Applications for Available Funds to Help Cover Organic Certification Costs

Through the [Organic Certification Cost Share Program](#) (OCCSP), USDA's Farm Service Agency (FSA) will cover up to 75% of organic certification costs at a maximum of \$750 per certification category. FSA is now accepting applications, and organic producers and handlers should apply for OCCSP by the Oct. 31, 2024, deadline for eligible expenses incurred from Oct. 1, 2023, to Sept. 30, 2024. FSA will issue payments as applications are received and approved.

OCCSP was part of a [broader organic announcement](#) made by Agriculture Secretary Tom Vilsack on May 15, 2024, which also included the Organic Market Development Grant program and Organic Transition Initiative.

### **Eligible Applicants, Expenses and Categories**

OCCSP provides cost-share assistance to producers and handlers of organic agricultural commodities for expenses incurred obtaining or maintaining organic certification under USDA's [National Organic Program](#). Eligible OCCSP applicants include any certified organic producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent.

Cost share assistance covers expenses including application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, inspector travel expenses, user fees, sales assessments and postage. OCCSP pays a maximum of \$750 per certification category for crops, wild crops, livestock, processing/handling, and state organic program fees (California only).

### **How to Apply**

To apply, producers and handlers should contact FSA at their local [USDA Service Center](#) and be prepared to provide documentation of organic certification and eligible expenses. OCCSP applications can also be submitted through participating state departments of agriculture. For more information, visit the [OCCSP](#) webpage.

### **Opportunity for State Departments of Agriculture**

FSA is also accepting applications from state departments of agriculture to administer OCCSP. FSA posted a [funding opportunity summary on grants.gov](#) and will electronically mail the Notice of Funding Opportunity to all eligible state departments of agriculture. Applications are due July 12, 2024.

If a state department of agriculture chooses to participate in OCCSP, both the state department of agriculture and FSA county offices in that state will accept OCCSP applications and make payments to eligible certified operations. Producers or handlers can receive OCCSP assistance from either FSA or the participating state department of agriculture but not both.

### **More Information**

USDA offers other assistance for organic producers, including the [Organic Transition Initiative \(OTI\)](#), which includes direct farmer assistance for organic production and processing and conservation. For more information on organic agriculture, visit [farmers.gov/organic](#).

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](#). If you don't have an account, sign up today.

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## **Environmental Review Required Before Project Implementation**

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it's important to wait until you receive written approval of your project proposal before starting any actions.



Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

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## Conduct Business Online Through the Farmers.gov Portal

Looking for ways to do business with USDA that saves you time? Look no further than [farmers.gov](https://farmers.gov).

When you create an [account](#) for the farmers.gov authenticated customer portal, you have access to self-service features through a secure login. Managing your business with [USDA's Farm Service Agency \(FSA\)](#) and is faster than ever. From e-signing documents, viewing, printing, and exporting maps and receiving notifications of payment disbursements, a farmers.gov authenticated account makes doing business with USDA easy and secure.

### What can you do with your [farmers.gov](#) account?

- View FSA Farm Loan information including interest payments, loan advances, payment history and paid-in-full/restructured loans.
- Make USDA direct farm loan payments using [the Pay My Loan feature](#).
- Access the [Online Loan Application portal](#).
- View, print and export detailed FSA farm records and farm/tract maps.
- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- View and print your FSA-156EZ with farm details
- View and print your Producer Farm Data Report
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View your land, access NRCS data on your conservation plans, contracts, and planning land units through the Conservation Land Area page.
- View, upload, download and e-sign NRCS documents.
- Request NRCS conservation and financial assistance, including submitting a program application.
- View detailed information on all previous and ongoing NRCS contracts, including the amount of cost-share assistance received and anticipated; and even request contract modifications, report practice completion and request practice certification.
- "Switch Profiles" to act on behalf of your entity or another individual when you have active representative authority on file

If you'd like to see the features in action and learn more about how to use them, check out the 3-5 minute [farmers.gov account video tutorials](#).

## How do you create a [farmers.gov](#) account?

Visit [farmers.gov/account](#) to access information about [farmers.gov](#) accounts and sign in to the site's authenticated portal. You will need a Login.gov account linked to your USDA customer record to access your farmers.gov authenticated site. Customers who are new to USDA should visit [Get Started at Your USDA Service Center](#), then go to [farmers.gov/account](#) to create a [farmers.gov](#) account.

To create a [farmers.gov](#) account you will need:

- A USDA individual customer record — A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships. Contact your local USDA Service Center to make sure you have an individual USDA customer record on file and your information is up to date.
- A [Login.gov account](#) — [Login.gov](#) is a sign-in service that gives people secure online access to participating government programs. You can create a [Login.gov](#) account linked to your customer record by following the directions on [gov/account](#).
- Identity Verification — You can choose to verify your identity with [Login.gov](#) or in-person at a USDA Service Center.

In addition to the self-service features, [farmers.gov](#) also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

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

FSCSC payments are calculated separately for each eligible cost category. Details about payment rates and limitations are available at [farmers.gov/food-safety](https://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](https://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](https://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](#)

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# 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.

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](http://www.fsa.usda.gov).

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](http://www.usda.gov).

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## Highly Erodible Land (HEL) and Wetland Conservation Compliance

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions are required. Farmers with HEL determined soils are reminded of tillage, crop residue, and rotation requirements as specified per their conservation plan. Producers are to notify the USDA Farm Service Agency prior to breaking sod, clearing land (tree removal), and of any drainage projects (tiling, ditching, etc.) to ensure compliance. Failure to update certification of compliance, with [form AD-1026](#), triggering applicable HEL and/or wetland determinations, for any of these situations, can result in the loss of FSA farm program payments, FSA farm loans, NRCS program payments, and premium subsidy to Federal Crop Insurance administered by RMA.

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## FSA's Customer Kiosks Now Available Nationwide

The new customer kiosks from USDA's Farm Service Agency are now available at every county office nationwide. These kiosks help to streamline your visit to your local county office and easily access a variety of features such as signing FSA documents, utilizing the Loan Assistance Tool, browsing USDA programs, accessing the internet, accessing necessary personal information, and signing up for a Login.gov account, which provides access to farmers.gov level two

features and other USDA and U.S. Government web resources. Future kiosk functionality enhancements include a customer check-in application, self-service option for FSA program applications and documents, financial inquiries and more.



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## Important Dates

- **Sept. 30, 2024:** Last day for all Aquaculture producers to certify their acreage for 2025
- **Oct. 31, 2024:** Organic Certification Cost Share Program application deadline
- **Nov. 15, 2024:** Acreage reporting deadline for fall seeded ryegrass and small grains for grazing
- **Dec. 15, 2024:** Acreage reporting deadline for fall seeded small grains
- **Jan. 30, 2025:** Deadline to apply for 2024 Farm-Raised Fish Losses through Emergency Livestock Assistance Program



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## LOUISIANA STATE FSA COMMITTEE

Julie Baker-Richard-Chairperson

Brian Guidry-Member

Monica Hernandez-Member

Kristy Jones-Member

Willis Nelson-Member

The STC is scheduled to meet the second Tuesday of each month at the LA State Office, 3737 Government Street, Alexandria, LA 71302 unless the meeting is conducted virtually. Anyone wishing to attend should verify the meeting will take place as scheduled, by calling 318/473-7721.