



**Farm Service Agency**

U.S. DEPARTMENT OF AGRICULTURE

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## Minnesota FSA Updates - August 20, 2024

### In This Issue:

- [Minnesota FSA is Hiring](#)
- [USDA Updates Farm Loan Programs to Increase Financial Freedom, Resilience and Profitability for Agricultural Producers](#)
- [FSA is Accepting CRP Continuous Enrollment Offers](#)
- [FSA Offers Livestock Indemnity Program for Livestock Losses due to Recent Flooding](#)
- [FSA Offers Joint Financing Option on Direct Farm Ownership Loans](#)
- [Reminder: Insurance Linkage Requirements for Payments Received Through the Emergency Relief Program](#)
- [Applying for NAP Payments](#)
- [USDA Expands Funding Opportunities for Specialty Crop Growers to Help Offset On-Farm Food Safety Expenses for 2024 and 2025](#)
- [Report Banking Changes to FSA](#)
- [Ask the Expert: A Q&A on Youth Loans with Tina Mellinger](#)
- [USDA Accepts Nearly 2.2 Million Acres through this year's Grassland, General, and Continuous CRP Signups](#)

### State Executive Director Comments

As summer comes to an end and many of you prepare for The Great Minnesota Get-Together, I am grateful for the many events and gatherings the agriculture community has pulled together the past couple months. It is important for our FSA teams to know what's going on in the community and to hear directly from farmers. I'm proud that my teams made an



intentional effort this summer to engage with county fairs, so I hope you saw us there! I had some really meaningful conversations with beginning and emerging farmers at events over the past month, and I'm always thankful for the farmers who are willing to share their personal experience.

I'm pleased to share that FSA has announced the [Enhancing Program Access and Delivery Farm Loans Rule](#), which is a significant reform of how loans can be accessed by producers. The rule includes more flexible repayment options, lowering collateral required, simplification of the deferred payment process, and broadening loan eligibility. Our staff are currently being trained on these changes, and the rule goes into effect September 25.

Applications for the Minnesota Department of Agriculture's (MDA) Down Payment Assistance Grants are open now until September 15. This is a \$15,000 grant for qualified first-time farm buyers in Minnesota. Find the application, grant rules & eligibility, as well as resources and recordings from the "How to Buy a Farm" webinar series on [MDA's web page](#).

USDA's Risk Management Agency launched a new and improved [website](#), which has a new look and feel, but is still easy to navigate to find insurance resources for your operation. Some of the key changes include a more user-friendly experience, more accessibility for users with disabilities, and a mobile friendly stie, making information easier to find on your phone or tablet.

Save the date for the Ag for All Conference: A Convergence of LGBTQIA+ Agriculturalists in Minesota. The Conference will take place March 8, 2025, in St. Cloud, Minnesota. The conference is hosted by University of Minnesota Extension, the Minnesota Department of Agriculture, and the Minnesota Farm Service Agency. Additional details forthcoming.

Respectfully,  
Whitney Place

### **Minnesota FSA is Hiring**

The Farm Service Agency (FSA) is an exciting and rewarding place to start, build, and/or continue your career. Be part of our team and support the well-being of Minnesota agriculture and the American public.

FSA's diverse culture and benefits allow for a healthy balance between your career and home life. In addition to a generous salary, FSA offers a friendly and professional working environment with a diverse workforce, flexible hours/work schedules, and other family-friendly benefits such as: paid vacation and sick leave, paid holidays, retirement and supplemental savings plan, a wide array of health, dental, vision, and life insurance plans, flexible spending accounts, twelve weeks of paid parental leave with FMLA eligibility, and

long-term care insurance. Working for the U.S. Department of Agriculture (USDA) will afford you the opportunity to contribute to projects that positively impact the lives of over 300 million people. Explore a career with the USDA at [www.usajobs.gov](http://www.usajobs.gov).

New job openings are posted on a regular basis. Interested individuals can search for career opportunities based upon keywords and/or specific locations as well as create search profiles and job announcement notifications. Currently, Minnesota FSA is seeking candidates to perform work in support of Minnesota agriculture and farmers in a number of locations across the state. Individuals who are interested in applying for these job opportunities will need to apply online at [www.usajobs.gov](http://www.usajobs.gov). Applicants may enter the appropriate job announcement number below into the keyword search or click on the applicable link(s).

**Program Analyst:**

- **Owatonna, MN** - Steele/Waseca County  
[FSACO-12510954-24-MN-KM](#)  
Application period: 8/19/2024 to 9/3/2024
- **Mankato, MN** - Blue Earth County  
[FSACO-12510954-24-MN-KM](#)  
Application period: 8/19/2024 to 9/3/2024
- **Perham, MN** - East Otter Tail County  
[FSACO-12508337-24-MN-KM](#)  
Application period: 8/19/2024 to 9/9/2024
- **Marshall, MN** - Lyon County  
[FSACO-12508337-24-MN-KM](#)  
Application period: 8/19/2024 to 9/9/2024
- **Lakefield, MN** - Jackson County  
[FSACO-12514781-24-MN-KM](#)  
Application period: 8/19/2024 to 9/9/2024

**Questions?** Please visit the job posting linked above for additional information.

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



The U.S. Department of Agriculture (USDA) recently announced 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).

### **FSA is Accepting CRP Continuous Enrollment Offers**

The Farm Service Agency (FSA) is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup](#).

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program's long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers for continuous enrollment are not subject to competitive bidding during specific periods. Instead, they are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

For more information, including a list of acceptable practices, contact your local USDA Service Center or visit [fsa.usda.gov/crp](http://fsa.usda.gov/crp).

### **FSA Offers Livestock Indemnity Program for Livestock Losses due to Recent Flooding**



The Livestock Indemnity Program (LIP) provides assistance to you for livestock deaths in excess of normal mortality caused by adverse weather (including floods), disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law.

For disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.

You must file a notice of loss and provide the following supporting documentation to your local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred.

- Proof of death documentation
- Copy of grower's contracts
- Proof of normal mortality documentation

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.5% and Non-Adult Beef Cattle, less than 400 pounds = 5.0%. These established percentages reflect losses that are considered expected or typical under "normal" conditions. In addition to filing a notice of loss, you must also submit an application for payment for 2024 calendar year losses by March 3, 2025.

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

### **FSA Offers Joint Financing Option on Direct Farm Ownership Loans**

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a state program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises, and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to



the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

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

### **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).

### **Applying for NAP Payments**

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to you for crops that aren't eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.

In order to participate, you must obtain NAP coverage for the crop year by the applicable deadline using form CCC-471 "Application for Coverage" and pay the service fee. Application closing dates vary by crop. Producers are also required to submit an acceptable crop acreage report. Additionally, NAP participants must provide:



- The quantity of all harvested production of the crop in which the producer held an interest during the crop year
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended
- Acceptable crop production records (when requested by FSA)

Producers who fail to report acreage and production information for NAP-covered crops could see reduced or zero NAP assistance. These reports are used to calculate the approved yield.

If your NAP-covered crops are affected by a natural disaster, notify your FSA office by completing Part B of form CCC-576 “Notice of Loss and Application for Payment.” This must be completed within 15 calendar days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date. For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.

To receive benefits, you must also complete Parts D, E, F and G of the CCC-576 “Notice of Loss and Application for Payment” within 60 days of the last day of coverage for the crop year for any NAP covered crops. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

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

### **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.

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](#).

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](#).

### **Report Banking Changes to FSA**

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

### **Ask the Expert: A Q&A on Youth Loans with Tina Mellinger**

In this *Ask the Expert*, Tina Mellinger answers questions about Farm Service Agency (FSA) Youth Loans. Tina is a Farm Loan Manager in Ohio and has worked for FSA for 37 years. Her FSA farm loan team makes an average of around 50 loans each year, with around five of those being Youth Loans. Her entire career has been centered around loan-making. At the



beginning of her career, she worked for Rural Development making home loans.

Tina grew up on a 50-cow dairy farm in southeastern Ohio. She earned an animal science and ag education degree from the Ohio State University.

To read the full blog, visit [farmers.gov/blog/ask-expert-qa-on-youth-loans-with-tina-mellinger](https://farmers.gov/blog/ask-expert-qa-on-youth-loans-with-tina-mellinger).

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

*2024 CRP signups successfully bring CRP nearer to acreage cap*

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.



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[Top of page](#)

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### **Minnesota FSA State Executive Director:**

Whitney Place

### **Division Leaders:**

Cassie Buck  
Lee Crawford

### **Minnesota State Committee:**

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Hannah Bernhardt, Committee Member

Savanah Farrell  
Calvin Gellatly  
Angela Hanson  
Daniel Mahoney

Kurt Blomgren, Committee Member  
Lisa Brunner, Committee Member  
Tim Velde, Committee Member

To find contact information for your local USDA Farm Service Agency office, go to: [www.fsa.usda.gov/mn](http://www.fsa.usda.gov/mn)

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