



U.S. DEPARTMENT OF AGRICULTURE

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

USDA News - Lone Star State Edition - September 26, 2024

In This Issue:

- [From the FSA State Executive Director](#)
 - [From the NRCS State Conservationist](#)
 - [USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers](#)
 - [Biden-Harris Administration Announces New Fiscal Year 2025 Funding for Agricultural Conservation Easements through the Investing in America Agenda](#)
 - [Amplifying Tribal Voices in USDA Farm Service Agency County Committee Elections](#)
 - [USDA Launches Online Debt Consolidation Tool to Increase Farmer And Rancher Financial Viability](#)
 - [USDA Offers \\$58 Million in Available Assistance to Help Organic Dairy Producers Cover Increased Costs](#)
 - [Beginners Guide to Crop Insurance](#)
 - [Annual Review of Payment Eligibility for New Crop Year](#)
 - [Communication Is Key in Lending](#)
 - [Every Season is Scam Season](#)
 - [Subscribe to Receive Updates on Careers with USDA](#)
-

From the FSA State Executive Director



As we enter fall, we're busy rolling out improvements to our farm loan programs to increase the opportunities for farmers and ranchers to be financially viable. The [Enhancing Program Access and Delivery for Farm Loans rule](#) provisions for FSA's loan programs are effective Sept. 25.

Some of the policy changes include:

- Establishing a new low-interest installment set-aside program for financially distressed borrowers.
- Providing all eligible loan applicants access to flexible repayment terms that can increase profitability and help build working capital reserves and savings.
- Reducing additional loan security requirements to enable borrowers to leverage equity.
- Increasing the youth loan limit to \$10,000.

Another improvement includes the announcement that USDA is establishing the Distressed Borrowers Assistance Network. This effort leverages trusted community organizations to provide wraparound services to financially distressed producers and will connect them to more opportunities with USDA. You can read more in [Monday's press release](#).

At the end of August, we launched the [Online Debt Consolidation Tool](#). The tool is an asset for farm loan borrowers and those considering an FSA loan. It showcases FSA's lower rates and how utilizing farm loans can help borrowers build up savings.

The goal of the tool is to identify potential savings that could be used by producers to reinvest in their farming and ranching operation, invest in retirement accounts, establish savings accounts for college, family vacations, purchase of a vehicle, etc.

A final reminder, if you applied for the [Emergency Relief Program 2022](#) Track 1 or Track 2, Oct. 15, 2024, is the deadline for filing all eligibility documents. I encourage you to contact [your FSA office](#) if you are unsure if you have submitted the required documents.

Sincerely,

Kelly Adkins
State Executive Director
Farm Service Agency - Texas

[Top of Page](#)

From the NRCS State Conservationist

Fall is a great time of year here in Texas. The leaves change color, temperatures start to drop a little and the days get a little shorter. It is also the time of year to think about your conservation goals for the next year and how NRCS may be able to help you achieve those goals. Contact your local office and request a field visit by a technical professional to develop your conservation plan.



NRCS was built on the foundation of conservation technical assistance, which is available to everyone, no matter the size of the operation, including those who might not meet program eligibility or those who are not interested in seeking financial assistance. Our goal is to help people help the land, whether it is through financial or technical assistance.

NRCS recently [announced](#) funding through the Inflation Reduction Act for the Agricultural Conservation Easement Program (ACEP) for FY25. NRCS accepts applications year-round for ACEP Agricultural Land Easements (ACEP-ALE) and Wetland Reserve Easements (ACEP-WRE). Interested producers, landowners, and partners should apply by the next two ranking dates, **Oct. 4, 2024**, or **Dec. 20, 2024**, at their local NRCS office, to be considered for these two state-led funding cycles. In addition, any application submitted to NRCS that was unfunded in fiscal year 2024 will be automatically re-considered during the October 4 funding cycle. For more information, contact your local NRCS office.

NRCS along with the Association of Texas Soil and Water Conservation Districts, Prairie View A&M Small Farm Institute and Texas State Soil and Water Conservation Board held an [urban ag forum](#) in Dallas, Texas, on Sept. 11, 2024. The third installment featured speakers from the state's leading conservation and agriculture agencies, including NRCS Texas State Conservationist Kristy Oates and Association of Texas Soil and Water Conservation Districts President Kent Batman, breakout sessions covered topics to include financial resources, growing tips, successful business strategies and an urban farm tour.

This is also a busy time of year for recruiting the next generation of NRCS employees. NRCS staff are attending career fairs across the state educating students on careers available with our agency. Pathways internships for summer 2025 should be advertised in October, so if you know any college students who are looking for an opportunity to spend the summer learning more about NRCS, please tell them to keep an eye out on USAJobs.gov for those announcements. In addition, we will be advertising to fill some recent graduate positions as well as some other entry level positions across the state. Those vacancies will all be advertised on USAJobs.gov. Visit [Careers](#) on the NRCS Website to learn more.

Sincerely,

Kristy Oates
State Conservationist
Natural Resources Conservation Service - Texas

[Top of Page](#)

USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers

The U.S. Department of Agriculture (USDA) is announcing the launch of the Distressed Borrowers Assistance Network, an initiative designed to provide personalized support to financially distressed farmers and ranchers across the nation. Through a series of Cooperative Agreements, this national network will connect distressed borrowers with individualized assistance to help them stabilize and regain financial footing. USDA's Farm Service Agency (FSA) made this announcement today at the Farm Aid Festival in Saratoga Springs, N.Y.

Network partners include Farm Aid, Rural Advancement Foundation International, the University of Arkansas, the Socially Disadvantaged Farmers and Ranchers Policy Center at Alcorn State University, and the University of Minnesota. Through this initiative, we are collaborating with community-based organizations to better serve financially distressed producers. Network partners will provide farm loan policy training to the community-based organizations so the organizations can work alongside FSA to help producers understand

financing available through FSA, ensuring that when they visit an FSA office, the partner organization representative and FSA staff can better assist.

FSA, in collaboration with farm support organizations and land-grant institutions, will facilitate this network, which will provide the technical resources and guidance of USDA partners to experts from distressed and underserved communities. The network's approach includes integrating knowledgeable service providers to deliver one-on-one support to borrowers so they can best make plans and understand options to overcome their financial challenges.

The Distressed Borrowers Assistance Network will address the immediate needs of distressed borrowers and provide comprehensive, wraparound services aimed at addressing the unique challenges faced by financially distressed producers. Once stabilized financially, these borrowers will be better positioned to access new opportunities and continue contributing to the agricultural economy. These investments will also build a system of service providers that can better support agricultural communities for years to come. Investing in a network of agricultural financing service providers to help bridge access to FSA loans is a benefit for rural and agricultural communities.

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 Sept. 25, 2024, are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in enhancing or expanding 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 meaningful 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 fit 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 making and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their 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 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 usda.gov.

[Top of Page](#)

Biden-Harris Administration Announces New Fiscal Year 2025 Funding for Agricultural Conservation Easements through the Investing in America Agenda

The United States Department of Agriculture (USDA) announced today new funding for the [Agricultural Conservation Easement Program \(ACEP\)](#) for fiscal year 2025 as part of President Biden and Vice President Harris' Investing in America agenda. Administered by USDA's Natural Resources Conservation Service, the program helps landowners and other eligible entities conserve, restore, and protect wetlands, productive agricultural lands, and grasslands at risk of conversion to non-grassland uses. Healthy wetlands, grasslands, and farmlands sequester carbon and provide many other natural resource benefits. Today's funding is made possible by the Inflation Reduction Act, the largest investment in climate

action in history.

NRCS accepts applications year-round for ACEP Agricultural Land Easements (ACEP-ALE) and Wetland Reserve Easements (ACEP-WRE). Interested producers, landowners, and partners should apply by the next two ranking dates, **Oct. 4, 2024**, or **Dec. 20, 2024**, at their local NRCS office, to be considered for these two state-led funding cycles. In addition, any application submitted to NRCS that was unfunded in fiscal year 2024 will be automatically re-considered during the October 4 funding cycle.

In fiscal year 2025, states will receive Inflation Reduction Act funding and all eligible applications within a state will compete. The current ACEP priorities for the Inflation Reduction Act funding are unchanged from last fiscal year and are available in all states. Depending on location, NRCS may also have a state-specific priority. The Inflation Reduction Act funding is in addition to the funding authorized and available under the Farm Bill.

For ACEP-ALE, NRCS is currently prioritizing securing:

- Grasslands in areas of highest risk for conversion to non-grassland uses to prevent the release of soil carbon stores.
- Agricultural lands under threat of conversion to non-agricultural uses.
- State-specific priorities including rice cultivation on subsiding highly organic soils.

For ACEP-WRE, NRCS is currently prioritizing:

- Land with soils high in organic carbon.
- Eligible lands that will be restored to and managed as forests, such as bottomland hardwood forests.
- Eligible lands in existing forest cover that will be managed as forests.
- Several geographically specific priorities (i.e., former cranberry bogs, wet meadows, and ephemeral wetlands in grassland ecosystems).

The Inflation Reduction Act included \$1.4 billion in additional funding for ACEP over five years and revised ACEP authority, providing funding for easements that will maximize the reduction, capture, avoidance, or sequestration of greenhouse gas emissions. The fiscal year 2025 authorized amount for the Inflation Reduction Act funding for ACEP is \$500 million.

ACEP is also a covered program in the President's [Justice40 Initiative](#), which aims to ensure 40% of the overall benefits of certain federal climate, clean energy and other investment areas flow to disadvantaged communities that are marginalized by underinvestment and overburdened by pollution.

NRCS is [streamlining ACEP](#), to ensure that the program is easier and more convenient to utilize, and to strengthen Inflation Reduction Act implementation. Specifically, NRCS is streamlining ACEP appraisals and land surveys, and certifying eligible entities who help NRCS and producers enroll land into agricultural land easements. For more information, see our fact sheet, [ACEP and the Inflation Reduction Act](#).

This year's announcement builds on last year's investments. on March 13, 2024, NRCS announced an investment of about \$138 million of financial assistance from the Inflation Reduction Act in [138 new climate-smart conservation easements](#), through which farmers and ranchers are conserving wetlands, grasslands, and prime farmlands. NRCS will provide additional information regarding funding and sign-up opportunities for the Inflation Reduction Act funding available through the Environmental Quality Incentives Program, Conservation Stewardship Program, and Regional Conservation Partnership Program (RCPP) for fiscal year 2025 in the near future.

[Top of Page](#)

Amplifying Tribal Voices in USDA Farm Service Agency County Committee Elections

Nationwide, more than 7,700 dedicated members of the agricultural community serve on USDA Farm Service Agency (FSA) county committees. The committees are made up of three to 11 members who serve three-year terms. Committee members are vital to how FSA administers disaster assistance, conservation, commodity and price support programs, advises county office employment and addresses other agricultural issues.

To hold office or vote in FSA county committee elections, there are specific provisions for American Indian and Alaska Native (AI/AN) citizens.

[Watch this video](#) to hear from agricultural producers, current and retired USDA staff and tribal government officials about the importance of tribal participation in FSA county committee elections.

Nominations

Tribal nation leaders and farm and ranch organizations can nominate agricultural producers for County Committees serving tribal lands. Agricultural producers may be nominated for candidacy for the county committee if they:

- Participate or cooperate in a USDA program; and
- Reside in the [Local Administrative Area](#) that is up for election this year.

A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits.

Individuals may nominate themselves or others and qualifying organizations may also nominate candidates.

Voting

Since the 1990s, every member of an American Indian tribe is considered an agricultural landowner if the land on which the tribal member's voting eligibility is based is tribally owned or held in trust by the United States for the tribe, even if the individual does not personally produce an agricultural commodity on that land. Members of American Indian tribes holding agricultural land are eligible to vote in an FSA county committee election if the tribal member meets the age requirement of 18 years and older. Tribal agricultural landowner voting eligibility applies only to members of federally recognized Tribes.

How to Vote

Tribal agricultural landowners 18 years and older can contact their USDA Service Center to register to vote with FSA. After providing FSA with contact information, including a current mailing address, tribal landowners will be updated as an [eligible voter in the FSA county committee election database](#).

Tribal Engagement

Additionally, FSA can collaborate directly with Tribal Nations to obtain names and addresses of tribal members 18 years and older to get tribal membership registered in the FSA election system. [View FSA's 2024 call for tribal nominations](#).

Additional Information

USDA Farm Service Agency (FSA) and the USDA Office of Communications collaborated with the Blackfeet Tribal Business Council in Montana to highlight FSA opportunities for federally recognized tribal nations to expand USDA service, outreach and education in tribal communities nationwide.

The national outreach and education project includes aerial footage of the 1.5 million-acre Blackfeet Indian Reservation in northwestern Montana and video interviews with agricultural producers, current and retired USDA staff and tribal government officials. This is part one of a two-part video series – part two will be released later in the year.

For more information, including a USDA Tribal Agricultural Landowner Voting Eligibility [poster](#), visit your local [USDA Service Centers](#), fsa.usda.gov/elections and farmers.gov/tribal.

[Top of Page](#)

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.

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.

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[Top of Page](#)

USDA Offers \$58 Million in Available Assistance to Help Organic Dairy Producers Cover Increased Costs

The U.S. Department of Agriculture (USDA) [today announced](#) \$58 million available for assistance to dairy producers through the Organic Dairy Marketing Assistance Program (ODMAP) 2024. ODMAP 2024 helps mitigate market volatility, higher input and transportation costs, and unstable feed supply and prices that have created unique hardships in the organic dairy industry. Specifically, through ODMAP 2024, USDA's Farm Service Agency (FSA) is assisting organic dairy operations with projected marketing costs in 2024 calculated using their marketing costs in 2023. FSA will begin accepting ODMAP 2024 applications on Sept. 30. Eligible producers include certified organic dairy operations that produce milk from cows, goats, and sheep.

ODMAP 2024 Program Improvements

Dairy producers who participate in ODMAP 2024 will benefit from improvements to provisions outlined in the program. Specifically, ODMAP 2024 provides for an increase in the payment rate to \$1.68 per hundredweight compared to the previous \$1.10 per cwt. Additionally, the production cap has increased to nine million pounds compared to the previous five million pounds.

How ODMAP 2024 Works

FSA is providing financial assistance for a producer's projected marketing costs in 2024 based on their 2023 costs. ODMAP 2024 provides a one-time cost-share payment based on marketing costs on pounds of organic milk marketed in the 2023 calendar year or estimated 2024 marketing costs for organic dairy operations that have increased milk production.

ODMAP 2024 provides financial assistance that immediately supports certified organic dairy operations during 2024 keeping organic dairy operations sustainable until markets return to more normal conditions.

How to Apply

FSA is accepting applications from Sept. 30 to Nov. 29. To apply, producers should contact FSA at their local [USDA Service Center](#). To complete the ODMAP 2024 application, producers must certify to pounds of 2023 milk production, show documentation of their organic certification, and submit a completed application form.

Organic dairy operations are required to provide their USDA certification of organic status confirming operation as an organic dairy in 2024 and 2023 along with the certification of 2023 milk production or estimated 2024 milk production in hundredweight.

ODMAP 2024 complements other assistance available to dairy producers, including Dairy Margin Coverage (DMC), with more than \$36 million in benefits paid for the 2024 program year to date. Learn more on the [FSA Dairy Programs webpage](#).

More Information

To learn more about USDA programs, producers can contact their local [USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and other programs by [logging into their farmers.gov account](#). If you don't have an account, [sign up today](#).

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 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 [usda.gov](https://www.usda.gov).

[Top of Page](#)

Beginners Guide to Crop Insurance

Don't know much about Federal crop insurance, but you want to learn more?

Crop insurance is a risk management strategy that farmers use to protect their livelihoods. By purchasing a policy through a crop insurance agent, farmers are financially protected if there are losses due to a covered cause of loss. It's not so different from car or homeowners insurance.

Start your journey out right by reading RMA's [Beginners Guide to Crop Insurance](#).

[Top of Page](#)

Annual Review of Payment Eligibility for New Crop Year

FSA and NRCS program applicants for benefits are required to submit a completed CCC-902 Farming Operation Plan and CCC-941 Average Gross Income (AGI) Certification and Consent to Disclosure of Tax Information for FSA to determine the applicant's payment eligibility and establish the maximum payment limitation applicable to the program applicant.

Participants are not required to annually submit new CCC-902s for payment eligibility and payment limitation purposes unless a change in the farming operation occurs that may affect the previous determination of record. A valid CCC-902 filed by the participant is considered to be a continuous certification used for all payment eligibility and payment limitation determinations applicable for the program benefits requested.

Participants are responsible for ensuring that all CCC-902 and CCC-941 and related forms on file in the county office are updated, current, and correct. Participants are required to timely notify the county office of any changes in the farming operation that may affect the previous determination of record by filing a new or updated CCC-902 as applicable.

Changes that may require a NEW determination include, but are not limited to, a change of:

- Shares of a contract, which may reflect:

- A land lease from cash rent to share rent
- A land lease from share rent to cash rent (subject to the cash rent tenant rule)
- A modification of a variable/fixed bushel-rent arrangement
- The size of the producer's farming operation by the addition or reduction of cropland that may affect the application of a cropland factor
- The structure of the farming operation, including any change to a member's share
- The contribution of farm inputs of capital, land, equipment, active personal labor, and/or active personal management
- Farming interests not previously disclosed on CCC-902 including the farming interests of a spouse or minor child
- Certifications of average AGI are required to be filed annually for participation in an annual USDA program. For multi-year conservation contracts and NRCS easements, a certification of AGI must be filed prior to approval of the contract or easement and is applicable for the duration of the contract period.

Participants are encouraged to file or review these forms within the deadlines established for each applicable program for which program benefits are being requested.

[Top of page](#)

Communication Is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower's graduation to commercial credit. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation
- Any significant changes to family income or expenses
- The development of problem situations
- Any losses or proposed significant changes in security

If a farm loan borrower can't make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, contact your local USDA Service Center or visit fsa.usda.gov.

[Top of Page](#)

Every Season is Scam Season

Remember to discuss your USDA Farm Service Agency (FSA) account information only with people you recognize and trust.

If you have questions about your FSA accounts, including your farm loans, contact your local USDA Service Center or visit fsa.usda.gov.

[Top of Page](#)

Subscribe to Receive Updates on Careers with USDA

If you're interested in starting a career with USDA, subscribe to receive free email alerts on select positions within the USDA Farm Service Agency, Natural Resources Conservation Service, Risk Management Agency and Farm Production and Conservation Business Center.

All federal job vacancies within USDA are posted on usajobs.gov. In order to further promote employment opportunities, we are going to start sending emails that highlight select positions.

If you want to keep up with vacancy announcements via email, you can subscribe to "Careers" by visiting farmers.gov/subscribe and completing the following steps.

- Select "email" as your subscription type
- Enter your email address
- Click "submit"
- Select the "Careers" topic under "Connect with us"
- Click "submit" to verify your subscription topic choice at the bottom of the page

Not all job vacancy announcements will be shared via email, but you can view a current list of all job openings at any time by visiting usajobs.gov.

For additional information or assistance with your subscription, contact your local USDA Service Center by visiting farmers.gov/service-center-locator.

USDA is an equal opportunity provider, employer, and lender.

[Top of Page](#)

USDA in Texas

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Farm Service Agency

fsa.usda.gov/tx

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