



Vermont FSA Newsletter - August 23, 2024

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Dates to Remember

September 2, 2024	Offices Closed for Labor Day
September 30, 2024	2025 NAP Coverage Deadline for the Following: Fall-seeded grains and value loss crops (aquaculture, Christmas trees, floriculture, mushrooms, nursery seed stock, turfgrass sod)
September 30, 2024	Acreage Reporting deadline for value loss crops (aquaculture, Christmas trees, floriculture, mushrooms, nursery seed stock, turfgrass sod)
October 14, 2024	Offices Closed for Columbus Day
October 31, 2024	Organic Certification Cost Share Program Deadline

Note from the State Executive Director

This last month has been noticeable for the number of extreme weather events, mostly flooding, that farmers have had to deal with. Damage seems to have been much more localized than 2023's events, and of shorter duration. None of which is much comfort to the farmers who have been hit again, and more than once.



FSA has submitted damage assessment information from the County offices to the Office of the Secretary of Agriculture in Washington, to support the request from Governor Scott for a Secretarial Disaster Declaration. Although this is a procedural process, in many ways, it is an important part of FSA's disaster response.

Various disaster programs, for example ECP, Emergency Conservation Program which assists farmers with debris clearance and land restoration, are being activated. Farmers should report their crop and farm damage to the county offices. This will help the farmer but also their neighbors in getting a complete view of the degree of damage that has happened.

Once again, we are hearing that most farmers do not have any form of crop insurance. I appreciate that insurance is an expense that often seems complicated and paperwork inducing with often no return. That is actually a good thing as it means that you haven't experienced a disaster. However, we seem to be in a period of more frequent and severe disasters. Farmers, please talk to your county office on what programs are available to you and what information is required. Crop insurance is the best way to receive financial relief after a disaster.

Applying for Beginning Farmer Loans

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

For more information contact, contact your County USDA Service Center or visit fsa.usda.gov.

USDA Offers Flood Impacted Vermont Farmers Immediate Disaster Assistance



Vermont Farm Service Agency (FSA) offers disaster assistance and low-interest loan programs to assist you in your recovery efforts following recent heavy rains and flooding. Available programs and loans include:

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- **Non-Insured Crop Disaster Assistance Program (NAP)** - provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including excessive wind and qualifying drought (includes native grass for grazing).
- **Livestock Indemnity Program (LIP)** - offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather.
- **Tree Assistance Program (TAP)** – provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disaster
- **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)** - provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs.
- **Emergency Loan Program** – available to producers with agriculture operations located in a county under a primary or contiguous Secretarial Disaster designation. These low interest loans help producers recover from production and physical losses due to flooding.
- **Emergency Conservation Program (ECP)** - provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters; includes fence loss.

To establish or retain FSA program eligibility, you must report prevented planting and failed acres (crops and grasses). Prevented planting acreage must be reported on form *FSA-576, Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and Risk Management Agency (RMA).

For more information on these programs, contact your County USDA Service Center or visit fsa.usda.gov/disaster.

Submitting Production Losses for Disaster Declarations

Farmers and ranchers know all too well that natural disasters can be a common, and likely a costly, variable to their operation. The Farm Service Agency (FSA) has emergency assistance programs to provide assistance when disasters strike, and for some of those programs, a disaster designation may be the eligibility trigger. When natural disaster occurs, there is a process for requesting a USDA Secretarial disaster designation for a county. You can play a vital role in this process.

If you have experienced a production loss as a result of a natural disaster, you may submit a request to your local FSA county office for your county to be evaluated for a Secretarial disaster designation. Once a request is received, the county office will collect disaster data and create a Loss Assessment Report. The County Emergency Board will review the Loss Assessment Report and determine if a recommendation is sent forward to the U.S. Secretary of Agriculture for the designation.

For more information on FSA disaster programs and disaster designations, contact your County USDA Service Center or visit fsa.usda.gov/disaster.

Loans for Targeted Underserved Producers



The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

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

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.

Vermont Farm Service Agency

356 Mountain View Drive, Suite 104
Colchester, VT 05446

John Roberts, State Executive Director
john.roberts2@usda.gov

Phone: 802-658-2803
Fax: 855-794-3676

Addison County Office

Gabriela Gasparakis, County Executive Director
802-771-3027
gabriela.gasparakis@usda.gov

Mari Quesnel, Farm Loan Manager
802-771-3039
mari.quesnel@usda.gov

Caledonia/Essex County Office

Patricia Matte, County Executive Director
802-424-3146
patricia.matte@usda.gov

Chittenden/Washington County Office

Lawrence Parker, County Executive Director
802-497-5511
lawrence.parker@usda.gov

Lamoille/Orleans County Offices

Avery Williams, County Executive Director
Orleans: 802-624-7016

Franklin/Grand Isle County Office

Alison Malone, County Executive Director
802-527-1296
Alison.malone@usda.gov

Ryan Howrigan, District Director
802-528-4160
ryan.howrigan@usda.gov

Rutland/Bennington County Office

Olivia Butterman, County Executive Director
802-775-8034
Olivia.butterman@usda.gov

Windsor/Orange County Offices

Courtney LeCuyer, County Executive Director
802-369-3170
courtney.lecuyer@usda.gov

Windham County Office

Courtney LeCuyer, County Executive Director

Lamoille: 802-521-3002 (Tues.)

avery.williams@usda.gov

802-254-9766

courtney.lecuyer@usda.gov

Angela Goodridge, Farm Loan Manager

802-624-7003

angela.goodridge@usda.gov

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