



Vermont FSA Newsletter - September 24, 2024

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Dates to Remember

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

Final harvesting tasks are underway with a spell of very good weather. Last cuttings are being taken and corn chopping is well underway. Soybeans will be the last major crop to be harvested. Then it will be about preparing for next year, getting the cover crop in and the manure spread.



Farm loan changes take effect as of September 25th, 2024. These changes are intended to increase opportunities for borrowers, enhancing their financial viability. As FSA Administrator, Zach Ducheneaux, states, these changes should “Provide borrowers the financial freedom to increase profits, save for long-term needs and make strategic investments” to help build financial equity and resilience.

Farmers should schedule a discussion with their loan officer to fully understand the possibilities provided by these changes.

As we move towards the end of the year farmers should be reviewing how this year has gone and what can be improved on for next year. There are a number of changes on the horizon, potentially. For dairy farmers in particular there will be the potential changes to the Federal Milk Marketing Order. Dairy producers should keep an eye on these changes and when a vote may be scheduled by the dairy industry.

FSA Offers Assistance for Flooding Feed and Grazing Losses



If you’ve suffered livestock feed or grazing losses due to recent flooding, you could be eligible for assistance through the [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program \(ELAP\)](#).

ELAP covers physically damaged or destroyed livestock feed that was purchased, or mechanically harvested forage or feedstuffs intended for use as feed for your eligible livestock. In order to be considered eligible, harvested forage must be baled. Forage that is only cut, raked or windrowed is not eligible. You must submit a notice of loss to your local FSA office no later than the annual program application deadline of January 30 following the program year in which the loss occurred.

ELAP also covers up to 150 lost grazing days in instances when you’ve been forced to remove livestock from a grazing pasture.

You should maintain records and receipts documenting that livestock were removed from the grazing pasture due to flood, costs of transporting livestock feed to eligible livestock, receipts for equipment rental fees for hay lifts, feed purchase receipts and the number of gallons of water transported to livestock due to water shortages.

For beekeepers, ELAP covers beehive losses (the physical structure) in instances where the hive has been destroyed by a natural disaster including flooding. For honeybee losses, you must notify FSA within 15 calendar days of when a loss occurs or from when the loss is apparent.

For more information regarding ELAP, contact your County USDA Service Center.

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.

Vermont FSA is Hiring



The Vermont Farm Service Agency (FSA) is hiring a full time, County Executive Director in Training. **The deadline to apply is September 30, 2024.**

Duties include training in the office activities supporting FSA programs administered across the state. Successful applicants must have a professional attitude, general knowledge of agricultural practices, and enjoy working with the public.

If you are interested or know of someone who might be interested, please share this information with them. Here is the direct link to the position with information on how to apply: [USAJOBS - Job Announcement](#).

Applications must be completed through USAJOBS no later than close of business September 30, 2024.

Contact Lana Walden at 802-658-2803 Ext. 258 if you have specific questions regarding the position.

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

FSA Offers Improved Program to Limit Losses on Forages

Reduced forage quality is now considered a production loss for weather disaster assistance coverage under the new buy-up provisions of the Farm Service Agency (FSA) Noninsured Crop Disaster Assistance Program (NAP). This safety net is important for cattlemen who produce non-insurable forages for feeding livestock.

To receive coverage for this crop year, you must enroll your eligible forage acreage in NAP. Beginning, limited resource and targeted underserved farmers or ranchers are eligible for a waiver of the NAP service fee and a 50 percent premium reduction in buy-up provisions.

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

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.

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](#).

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).