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Good afternoon. Welcome to the webinar, doing business with the Farm service agency. The presenter today is the national Director of outreach at the USDA Farm service agency. Before we get started I will walk you through some housekeeping reminders. If you have questions or comments on the webinar, use the chat box. We are recording today's session and will email a link to the recording and slides to everyone who registered for the webinar. We will be sending you a certificate of participation using the email that you used to register for the webinar. If multiple people are watching the webinar with you, please email outreach and include the title of today's webinar along with the names and addresses of the people who need the certificates. We will share webinar satisfaction survey with you. We appreciate your feedback after the session is through today. I will hand it over.

Thank you. Good afternoon everyone. I am happy to be here with you today. I serve as a national Director of outreach and education for USDA Farm service agency. We are located in Washington DC. But we have offices across the country. Before we get started today, I want this to be a very educational opportunity for you. If you have questions, feel free to enter those in the chat box. I wanted to give you some background about myself before I get started on the presentation. So you will know how I came about to sharing this information with you today. I have been Director for the past five years in DC. But I have been with the agency for 27 years. I was previously the public relations and outreach specialist in the state of Mississippi. Excuse my southern accent. I am a southern girl from Mississippi. But I have been involved with agriculture all of my life. I was a loan officer with the Farm service agency before I got into public relations. I have a background of extensive knowledge about this agency and the programs we provide. This is my boss. He is the administrator of the Farm service agency. And I will probably reference us by FSA going forward. You may have heard of us. We are the agency that provides payments, safety net payments, subsidy payments to farmers and ranchers across the country. To make sure that we are promoting real prosperity. We are the ones that are there to help them in times of need and distress. But we have a very vast portfolio ranging from farm loans, to disaster assistance, risk management and conservation. Our administrator is a political appointee by the President. He is from Missouri. He is a farmer from Missouri. We are pleased to have him as our national administrator. According to figures, especially the senses, by the year 2050 our world's population is just going to be phenomenally huge. Possibly 9.7 billion. What does that mean for us? As Americans, we need to find a way to double the food production so that we will have food security for our growing population. Farming and ranching is quite different today than it was years ago, when my grandfather was farming. And that is all thanks to modern technology and science. Agriculture has evolved over the years. You have precision and and so many different technologies that are available now. It is a growing ag industry, a growing industry that is crucial and beneficial to all Americans. The Farm service agency, where are we located? We are located in all 50 states and territories. We have over 11,000 employees. We have 51 state offices and over 2100 County offices. Our County offices are actually the ones that provide this service to farmers and ranchers and providing assistance, farm loans, conservation, safety net programs, to help me there needs. In most counties across the country, especially rural America, you're likely to find two federal offices. One, potentially is the post office. Secondly, it is a USDA Servicenter. That is where our offices are located. What is unique to the Farm service agency, we also have something called a county committee. Where farmers and ranchers in that local county are able to actually work and make decisions that impact our farm programs to farmers and ranchers in that county. They serve as a link between the ag community and USDA. And they make all of the decisions as it relates to commodity price support, conservation and disaster programs, and even helping with doing outreach and education in the communities. They are elected. It is an election process. They are elected by actual FSA producers. Other farmers, we refer to them as producers, other farmers who are registered or have their farms enrolled in FSA programs, have the ability to vote each year. They vote and elect these members to serve on the county committees. One thing that we did last year, we were able to unveil a new website. Our current website is, FSA.USA.gov. We decided to expand that beyond the Farm service agency and include two other agencies that also work with ag farmers and ranchers. We have the natural resources confirmation service. Which has been known for years as the old soil conservation service. And then there is the risk management agency, which does the crop insurance for farmers and ranchers. Those of the two sister agencies that are all in the mission area with us. Last year we decided that by mission area, we would develop a website for all farmers. Information that would be key and pertinent to their operations. So farmers.gov was developed last year. Easy to remember. If you get a question about farming and agriculture, instead of referring them to USDA, you can still send them to USDA.gov, you can also refer them to farmers.gov. Those three agencies that I mention have all of their resources and there is an ability to apply for some of the programs online. How does it work? You click on

farmers.gov. There's an office locator. If someone is looking for their closest USDA service center in their County, if they want to know how to locate and agency, if they want to schedule an appointment, if they want to read about stories. We are finding one of the best ways to educate people about our programs is to actually have the farmers tell the story. We have success stories from different farmers and ranchers to talk about the programs they have utilized and how they have been successful with that. On this website, farmers can access digital forms. If there are application or program forms that they need to return to the office, they can actually do it online now. Then there is a disaster assistance discovery tool. As you know, we are plagued by many natural disasters, as it relates to whether. Farmers will be able to easily bounce back by going through this tool, to assess which programs and which agencies have assistants that are available for them in their time of need. A really neat resource. That farmers can use. What is in our portfolio? We have programs and loans. The difference is, the programs, this is the easy way to remember. A loan has to be repaid. A program, does not. A program is the government's way of supporting farmers and ranchers. Basically, when prices are low, when disaster hits, rewarding them for conservation efforts. The majority of our programs fall into these categories. For farm programs, it is safety net programs. That simply means programs that are built for price support. Actually supporting farmers and ranchers during low times. Conservation reserve programs is probably our flagship program. I will talk about that later. And market facilitation programs. And we have farm loans. These other programs that have to be repaid. If a farmer or rancher needs operating funds, operating could be equipment, livestock. They are looking for a way to make these purchases. They potentially may be eligible for a FSA farm loan. If they want to purchase a farm. We also have guaranteed programs, emergency loans. Surprisingly, we have used loans for kids ages 10-20. I will talk more about that later. As I mentioned, the two different areas would be farm programs and farm loans. Starting with safety net programs, that is to assist a farmer to withstand any economical loss they may experience. As I mentioned before, whether events can be very challenging, just this morning we were discussing the event in Puerto Rico. The hurricane. They have just bounced back over time. And now they have been affected by an earthquake. A couple of earthquakes. There is constantly these type of disaster events that farmers and ranchers experience. Not just in Puerto Rico, but all over the country. We are there to provide assistance. Whether it be from fire, drought, tornadoes, floods, hurricanes. There are different programs. These are just some that are featured here. That are listed here. One thing that I will mention, here at USDA we are known as the department with all of the alphabet soup. All of our programs have acronyms. It is really unfortunate that we are so used to using the acronyms that sometimes when we are speaking or presenting on programs to the public, we forget that you may not necessarily know what we are talking about. I am looking at this slide. As you can see, all but the exception of one, is acronyms. I apologize. It should have been spelled out. The lucky part about this, after the presentation is over, you will receive a copy that breaks down each of these acronyms. So that you will understand all of these safety net programs we have available. This is the slide was talking about. It breaks it down and talks about the specific names of the programs. [Indiscernible] is the agricultural risk coverage. The way our agency works, there are signout periods for programs. Producers receive notification, we publicize it in the papers, they get emails and newsletters. Letting them know that a sign up is open where they can come in and apply for specific programs. There is always a deadline. Right now we have ag risk coverage going on until March 15. And basically that is a program that provides revenue when a specific covered commodity falls below and expected price. That is basically what all safety net programs are. To support the farmers when the prices bottom out. So they will not have a complete loss. We have another sign-up going on now called with plus. This particular slide has not been updated since our farm bill. It does not have it. With stance for wildfires and hurricanes and indemnity program. This is a program that helps to offset the losses that farmers may experience to wildfire or hurricanes. [Indiscernible] is my favorite one. Every time I talk to someone they will say, what can you tell me about that program. That is the noninsured crop disaster assistance program. That is a program that when the yields are low and there may be some type of disaster that comes through and destroys the crop or the planting, we are able to provide assistance. These are producers who have noninsurable crops or do not have crop insurance. I just want to go through the 1st slide. Of actual programs. I am not going to go through every program. These are more of the safety net programs. We have programs for livestock, for just about every animal you can name and every practice you can name. There is soybean, cotton, corn, weeds. We have fruit and vegetable reducers. And we actually have tree farmers. Which brings me to the conservation reserve program. That is one that I mentioned that is probably the flagship program. This year marks the 35th anniversary of the conservation reserve program. We call it CRV. This is where producers plant pine trees and the government pays them to leave the trees undisturbed. It is a way to conserve trees. Was established in 1985. And it was intended initially to control soil erosion and stabilize commodity prices by taking certain lands out of production. But over the years, we have had different farm bills and the program has changed and evolved. It is pretty different for different regions of the country. But

it is the program that is known to protect farmland, wildlife, resources, that are so crucial for natural habitat. That is one of our flagship programs. Farm loans. This is more of traditional lending. It is a little bit different from going to a bank. We are what we call a lender first opportunity. We are the person that a farmer or rancher comes to when they are unable to secure commercial financing. If for some reason they are unable to get a bank loan, it could be due to collateral, it could be due to lack of collateral or mounting debt. It could be credit issues. All of those things, maybe overextended credit. All of those things may prevent a farmer from going to the bank and being provided with credit. But with the Farm service agency, we look at that as an opportunity to assist that farmer and help them through the tough times. Our loans are what we call a temporary source of financing. We will help them get on their feet. Get started. But once they are on their feet and they are able to what we call, graduate, we actually refer them back to a commercial lender and return the loan over to a commercial bank. At that time they had graduated. They got to the point where they can secure commercial financing. We have two types of loan programs. One is called, guaranteed. The other is, direct. Guaranteed means, we are working through a lender, a bank. The farmer or rancher actually goes straight to the bank, applies for the loan, and let's say the banker says you are overextended and we cannot feel good about this cash flow margin. I will have to get someone to guarantee this loan. The bank does not want to go out on a limb. The banker could decide to use FSA as a guarantor. There are other guarantors they could use. They could go through one of the farm credits, small business administration. If they decide to use Farm service agency as the guarantor, we can guarantee the bank up to 95% on the loss. There is no interaction between the farmer and the FSA office. It is really just the farmer and the banker. We work with the banker. We are behind the scenes. The second type, direct, is when a person comes directly into the office and request a loan from FSA. We are able to provide farm operating and farm ownership loans operating loans would be to purchase livestock or equipment. Or annual expenses. Ownership would be to purchase a farm or maybe to refinance. That is the difference in the two types of farm loan programs. Direct and guaranteed. In these next slides, they go into detail about each specific loan. One thing I will mention is the micro loan. That is one that was established that requires less or reduced paperwork. It actually is a portal for someone to start farming. A beginning farmer, to get started with a micro loan. Which they would be able to borrow a limited amount of money. But he gives them an opportunity to get started. Most of the loans go \$600,000. These are 2017 slides. My apologies. We have had a farm bill that has updated it. It is raised the limits. I make sure that Laura gets an updated deck of slides. I keep referring to a farm bill. Most of you probably know what the Farm Bill is. But every four years, Congress writes a farm bill. Those are the laws and regulations on all of USDA programs. It tells us what programs we can do. It gives us our regulations, our limitations, the statute under which we operate. We had a 2018 farm bill which we are now in the process of rolling out. We still have programs that we have not rolled out yet. I think they are a couple we are working on. We have the Farm Bill but once it comes to the agencies we have to write the regulations. We have to develop the software. We have to train all the employees. That we have to get out into the outreach to the public to let them know. It is a very long process. We have done training, we have trained all of our employees. We are starting to roll out more and more. But that is something we get every four years. I wanted to mention that. Some of the loan amounts have changed, as far as the loan limits. Instead of \$300,000 which this slide says for the ownership loan, it is now \$600,000. The only thing I want to reference on this slide would be these loans. Kids that are between the ages of 10 and 20 who are active in organizations such as FSA or 4H or any type of similar ag organization, are able to obtain a loan from FSA for up to \$5000. That is not mom and dad cosigning. This is the child actually getting a loan. The reason for this is two reasons. One is to introduce them to agriculture. I mentioned at the beginning of how our population will grow by 2050. One of the things we need to prepare for that is to increase the number of farmers. We are on a mission here at FSA to increase the number of beginning farmers. What better way to do that than through the youth. They need to learn early about agriculture, where the food comes from. And an opportunity to introduce to them careers in agriculture. A lot of the kids I talked to, don't know where milk comes from. They say it comes from the grocery store. They don't know about cows. Especially in urban areas. I mentioned before that I am from the south, from Mississippi. Mississippi is rural. We have a lot of farms. It is still surprising to me the number of kids that don't really understand agriculture and where their food comes from. A youth loan is an opportunity for them to work through and ag organization, learn about agriculture, but FSA provides them with funding to do a project. It could be a livestock show that they participate in and they show cattle. They need money to purchase cattle. It could be honey operation. Where they need to buy these. They could be many things. We have had all kinds of operations from kids over the years. They have seven years to pay it back. They have an annual payment, unless it is an annual operating type of loan. But they pay a payment once a year. I have seen kids come back and get two. They use the money and saving for college. In fact, in Mississippi, one of my best success stories was the Mississippi State auditor said, I got a youth loan from your County. That money I used to say for college is a great

opportunity. But the second reason that I think it is important, it teaches responsibility. It is not for the parents to care for the animals. It is not for the parents to come in and make the payment and keep good records. It is for the youth to do that. The use the borrower gets a year end analysis and with look over the records. Their expenses and go over there business plan. It teaches them responsibility. They know they have to care for the animal but they have to take care of their finances. It is a wonderful opportunity. The 2014 farm bill removed the word, Laurel youth loan . It is now open to all youth. It does not have to be just in a rural community. It can also be urban. As far as minorities and women, Farm service agency has a specific loan fund set aside for minorities, women, those from ethnic minority groups. It is the same rate, same terms, but Congress has allocated a separate pot. Let me give you an example of why that is needed or why it would be important. Our loan funds really go quickly. In most states. They are usually out of funding by the end of the year. If there is a beginning farmer or a female farmer or a minority farmer who applies, and there is funding available for them through the minority set-aside of funding, they are able to go ahead and get their loan funded and start their operation. It is unique and convenient for those that are underserved. They may be a beginning farmer or have not farmed before. It is really unique that they have that money set aside for them, strictly for their use. As I mentioned, most of our farmers come in every year. It is loan after loan. They may need it for every annual season. Beginning farmers and ranchers, I touched on that. How it is a great mission of hours. It is actually one thing I am in charge of. This Farm Bill has established a national beginning farmer coordinator for the United States Department of Agriculture. The Secretary has authorized and delegated that role to my office. I just recently hired a national coordinator. The Farm Bill also established state beginning farmer coordinators in each state. We have identified collateral duty employees from different agencies to serve as coordinators in their state. This helps us get a comprehensive plan and attack on how we can improve and encourage and promote beginning farmers across the country. We will be introducing that. An announcement will go out in the next few weeks about these new positions and the new contacts. The plan for the department moving forward on how we can get more beginning farmers and ranchers. Servicing options are available. After they receive the loan, we don't leave them out to dry. If for some reason they are unable to make their payments, if something should happen and make it distressed or it could be a disaster and they are unable to make their annual payment, there are options that are available to them. We do work with farmers and ranchers. Not only do we help farmers and ranchers, but we always work with partners to assist farmers and ranchers. One of the things we try to do is to help provide mentoring. To farmers and ranchers, specifically beginning farmers and Rogers who may be new to farming. We partnered with score. It is an arm of the small business Association. Most of you may be familiar with them because they help business owners get started with their own businesses. They partnered with us to help farmers get started with agriculture and with farming. Basically, it is a no cost service were a farmer is partnered with a mentor. The mentor provides assistance. It could be in business planning, it could be production assistant, whatever the particular need is. Score is able to provide that service to farmers and ranchers at no cost. That is something we share with reducers who come into our offices, that service is available. And there's a link on our USDA website where they go online and say, I need a mentor. In return, USDA has been trying to work with former employees. The employees may be retired loan officers. We work with retired lenders. Retired appraisers. Those who might be good mentors for this program. Score is always looking for good mentors. If you come across folks who are interested in helping others in the farming, they may be a seasoned farmer who was at the peak and can really share a lot of wisdom and expertise. They may be a retired appraiser loan officer, business consultant, this is the type of folks that score is looking for to help provide mentoring service. Basically, I have shared with you what I believe is one of the best agencies in the United States Department of Agriculture. USDA is called the People's department. And we have the word, service, in our name. Which tells you we are committed to service. For more than 80 years we have delivered on that promise of providing service and making sure that our customers and our farmers and ranchers are number one. We will continue to do that. With your assistance, we can get information and education out to all others who may not have heard of us, experienced us and you truly need our help. Lawler, that is it for me. I am ready to answer any questions that anyone may have. Please type them in the chat box.

Thank you. That was interesting. I grew up in the suburbs and have never been on a farm. Everybody, chat your questions in. We will give you a minute to think it through. And put your questions into the chat box. I will say this, even later, if you get questions after today, always feel free to reach out to me. I should have put it on the slide. But my email address is fsaoutreach@usda.gov. My staff and I could answer questions that you may have. And get the person in the right direction of whoever they need to talk to. Even if it is not Farm service agency, maybe one of the other 18 agencies under USDA, we are happy to try to assist you and facilitate to get that person to the right person. Customer service is number one for us. That is what we really

want to do. If it is someone who is saying, I need to ship my animal to Australia and I need some help. They told me I need a permit. Send that to me. I will help them out and get you to the right person.

How big is your agency? How many people work for FSA?

About 11,000. I believe we have maybe one of the 20 here in the national office in DC. And across the nation we have 51 state offices, 2100 employee offices. One thing I did not mention is outreach. We have 51 state outreach coordinators. Every County office has an outreach coordinator. Whenever there are questions at the local level or at the state level, our outreach folks are there to assist. They conduct meetings for the public. We do exhibits. We are getting ready now for the Farm Bureau convention. This week in Texas the President will be speaking there as well as the Secretary. We do a lot of traveling. Education is a lot of what my office does. Trying to educate farmers and ranchers on what we have available.

Does anybody have any questions? I will ask Melissa to give you the link to the survey about the webinar. It is helpful if you can complete that. We will give it another couple minutes.

One thing I will mention while we are waiting, the website, farmers.gov or our website FSA.USDA.gov, there are fact sheets on our website. I know at GPO, you probably work with a lot of different publications and materials the people request. We do not do a lot of studies or publications. But we have fact sheets online that people can download with all of our programs. Those are available. Whenever we do webinars, program webinars, we post them online as well. Those are some resources that would be available for the public.

That is great. Thank you. I have not seen any questions. They will occur to you afterwards. You have the email now. I want to say thank you for a really interesting and great webinar. Everyone else, we hope you will check out past webinars and join us for future webinars. Thank you everybody. We will see you next time.

Thank you so much. Take care everyone. Email me if you have any questions.

Thank you.

[Event concluded]