USDA Farm Production and Conservation
U.S. DEPARTMENT OF AGRICULTURE

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Get Started!

A Guide to USDA Resources for Historically Underserved Farmers and Ranchers:

- **Minority,**
- **Women,**
- **Veteran,**
- **Beginning, and**
- **Limited Resource Producers**

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Get Started: Resources for Historically Underserved Farmers and Ranchers (HUFR)

Welcome! We're glad you're here. This guide can help you get started with USDA, whether you are new to farming, ranching, or forestry management, or just new to working with us. From farm loans to crop insurance, and conservation programs to disaster assistance, USDA is here to support you and your operation.

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Are You a Historically Underserved Farmer or Rancher?



Some groups of people are identified in Farm Bill legislation and in USDA policy as being Historically Underserved (HU). Members of these communities have been historically underserved by, or subject to discrimination in, Federal policies and programs.

Four groups are defined by USDA as "Historically Underserved," including farmers or ranchers who are:

- Beginning;
- Socially Disadvantaged;
- Veterans; and
- Limited Resource.

USDA recognizes the need to be inclusive of all people and ensure equitable access to services. So, special provisions include specific incentives, waivers, priorities, set asides, and other flexibilities for producers who meet the definition for historically underserved producers within USDA programs—such as increased financial assistance for conservation practices, dedicated conservation funding and loan allocations, and access to advance payments for conservation practice implementation—to farmers, ranchers, and forest landowners that fit into any of the four HU groups.

Through USDA Service Centers located in nearly every county nationwide, USDA staff support local producers with financial assistance, conservation planning, risk management programs, and so much more. This guide focuses specifically on:



Farm Service Agency (FSA)

FSA is often the first stop for producers working with USDA. FSA can provide you with a farm number, which is required for USDA program participation. The agency offers a suite of programs to help you start and grow your operation, build resilience, and recover after disasters. Specifically, FSA offers disaster assistance, safety net, price support, farm loans, and conservation programs.



Natural Resources Conservation Service (NRCS)

NRCS supports farmers and ranchers with conservation assistance based on your individual stewardship goals. NRCS provides technical assistance for planning and conservation practice implementation. Financial assistance is available for conservation on working agricultural lands and for easements programs.



Risk Management Agency (RMA)

RMA serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of producers and their communities.

Agency HUFR Definitions

Definitions for HU groups may differ across USDA agencies and/or programs. The tables below provide the definition of each HU group and any differences in eligibility criteria across agencies. Additionally, for more information on the different programs and services provided by each of these agencies, please see the sections on working with FSA (beginning on page 11), NRCS (beginning on page 16), and RMA (beginning on page 24).

Beginning Farmer or Rancher (BFR)

Natural Resources Conservation Service (NRCS) Criteria	Farm Service Agency (FSA) Criteria	Risk Management Agency (RMA) Criteria
An individual who has not operated a farm, ranch, or non-industrial private forest (NIPF) for more than 10 **consecutive** years.	An individual who has not operated a farm or ranch for more than 10 **cumulative** years.	An individual who has not actively operated and managed a farm or ranch with an insurable interest in any crop or livestock for more than 5 **cumulative** crop years (10 crop years for Whole-Farm Revenue Protection).
To qualify, an individual must provide substantial day-to-day labor and management of the operation, consistent with the practices in the county or State where the operation is located. A legal entity or joint operation can be considered BFR if all members individually qualify. For FSA Farm Loan Programs, an entity is considered a BFR if all members are related and individually qualify.		Business entities may receive BFR benefits only if all substantial beneficial interest (10 percent or more) holders qualify as BFR.

Socially Disadvantaged Farmer or Rancher (SDFR)

We acknowledge that the term "socially disadvantaged" is not how individuals who fit the definitions below identify themselves. In this guide, it is included out of necessity as a legal term used in the Farm Bill to outline specific incentives, priorities, and set asides for underserved producers within USDA programs.

NRCS Criteria	FSA and RMA Criteria
Members of a group who have been subjected to racial or ethnic prejudice because of their identity as members of that group without regard to their individual qualities. Includes the following groups: • **American Indian or Alaska Native** • **Asian** • **Black or African American** • **Native Hawaiian or other Pacific Islander** • **Hispanic**	FSA and RMA use the same definition based on race or ethnicity as NRCS. However, for some programs, FSA and RMA additionally include **women** farmers and ranchers.

A legal entity or legal operation can be considered SDFR if at least 50 percent ownership in the business is held by SDFR individuals.

For FSA Farm Loan Programs, the majority of the entity must be owned by SDFR individuals, unless they are married, in which case just one of the spouses must be SDFR.



Agency HUFR Definitions *(Continued)*

Veteran Farmer or Rancher (VFR)

NRCS and FSA Criteria	RMA Criteria
An individual who has served in the armed forces, including a reserve component; was released from service under conditions other than dishonorable; and: • qualifies as BFR **(see differences);** or • first obtained veteran status during the last 10 years.	An individual who has served in the armed forces, including a reserve component; was released from service under conditions other than dishonorable; and: • first obtained veteran status during the last 5 years.

A legal entity or legal operation can be considered VFR if at least 50 percent ownership in the business is held by VFR individuals.

For FSA Farm Loan Programs, the majority of the entity must be owned by VFR individuals, unless they are married, in which case just one of the spouses must be VFR.

Limited Resource Farmer or Rancher (LRF)

NRCS, FSA, and RMA Criteria

An individual who has direct or indirect gross farm sales not more than the current indexed value in each of the previous 2 years, and:
- has a total household income at or below the national poverty level for a family of four in each of the previous 2 years; or
- has a total household income less than 50 percent of the county median household income in each of the previous 2 years.

To determine if you qualify as LRF, USDA provides an online self-determination tool at lrftool.sc.egov.usda.gov.

A legal entity or joint operation can be considered LRF if all members individually qualify.

For FSA Farm Loan Programs, there is no specific LRF definition as all applicants must be unable to obtain commercial credit to qualify for a Farm Loan, so all have limited financial assets.

Your First Service Center Visit



USDA Service Centers are offices where you can meet face-to-face with Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) staff to discuss your vision, goals, and ways USDA can help.

Interpretation or Assistive Technology

We offer interpretation services and assistive technology for phone calls as well as in-person visits.

If you require alternative means of communication such as Braille, large print, audiotape, American Sign Language, please let the USDA agency know and we will assist you. If you are deaf, hard of hearing, or have speech disabilities you may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. For program information in languages other than English, contact your local agency staff or visit farmers.gov/interpret.

Find Your Local USDA Service Center

Find your local USDA Service Center at farmers.gov/service-locator.

USDA Service Center Agencies

Farm Service Agency (FSA)

If you're new to working with USDA, your FSA team member will help you obtain a farm number. Depending on what you raise or grow, filing an acreage report each season can ensure you're eligible for many programs, and allows you to vote in county FSA elections. (See more about FSA County Committees on page 28.)

FSA provides disaster assistance, safety net, farm loans, and conservation programs and is the go-to agency for many USDA records.

Natural Resources Conservation Service (NRCS)

Your NRCS staff member will ask about your goals for your farm and can provide technical assistance to develop a conservation plan including such items as soils maps, grazing schedules, and irrigation water management plans.

NRCS provides technical assistance for planning and conservation practice implementation. Financial assistance is available for conservation on working agricultural lands and for easements programs.

Crop Insurance and Loan Assistance

Other USDA agencies, while not always co-located at USDA Service Centers, can provide useful services as you get started. The Risk Management Agency (RMA) manages the Federal crop insurance program. Crop insurance agents sell and service Federal crop insurance policies in every State and in Puerto Rico through a public-private partnership with RMA. Find a crop insurance agent near you using the Agent Locator at rma.usda.gov/Information-Tools/Agent-Locator-Page.

Rural Development can provide home loan assistance and a variety of community development services for rural areas. Rural Development has resources for rural businesses, including farmers, such as the Value-Added Producer Grant, the Rural Energy for America Program, and farmworker housing loans. Learn more at rd.usda.gov.



Beginning Farmer and Rancher Coordinators

Each State has a Beginning Farmer and Rancher Coordinator. If you are new to farming (10 years of experience or less), check farmers.gov/your-business/beginning-farmers/coordinators to find your State coordinator. This coordinator can help you identify resources or programs to help your farm business, get you connected to your local office, and give you suggestions for local resources to help you if you are in the planning stages.

FSA Outreach Coordinators

FSA State outreach coordinators are committed to helping producers navigate and participate in FSA programs and work with local FSA offices in hosting program educational and technical assistance events. Every State has an FSA State outreach coordinator, and you can find yours here: fsa.usda.gov/programs-and-services/outreach-and-education.



Before Your Visit

1. **Make an appointment by calling FSA or NRCS and check Service Center status.** This will ensure quick service. Our offices can get busy, especially at times around program sign-up and reporting deadlines. If you are interested in specific programs, let us know so we can have the correct specialist assist you. Contact information can be found at farmers.gov/service-locator.
2. **Prepare.** Ask staff what information you should bring to help make the most of your appointment. Examples could include lease agreements or property deeds, an official tax ID (such as social security number or employer ID), or legal entity paperwork.
3. **Think about your vision.** What are your business and conservation goals? What are your challenges? What skills, assets, resources, or experience do you already have? What do you still need? Do you need assistance figuring out where the gaps are?

During Your Visit

Historically underserved producers are encouraged to keep farm records up to date, including the Customer Data Worksheet (AD-2047) and Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification Form (CCC-860). The AD-2047 and CCC-860 include your contact and demographic information and status as a limited resource and/or beginning farmer. Keeping these forms up to date enables local USDA team members to best determine your eligibility for special provisions and ensure you receive information about specific incentives and priorities in our programs for underserved producers. This information also helps USDA understand the customers we serve and how our programs are or are not reaching underserved producers. Data collected via these forms enables USDA to ensure necessary resources are allocated to the correct regions.

As you are getting started, these steps may not all be required. If you are seeking any form of financial assistance for loans, disaster recovery, crop insurance, or conservation practices, you will likely complete each of these steps with Service Center staff. If you are just interested in learning more or receiving technical assistance from NRCS for an issue on your land, you will spend most of your time on item two unless you decide to seek financial assistance.

1. **Obtain a farm number.** A farm number is required to participate in most USDA programs. There is no charge to obtain this number, and NRCS can provide technical assistance without a farm number, but it is required to be eligible for financial assistance. Bring an official tax ID, such as a Social Security number or Employer Identification Number (EIN), and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and legal ability to sign contracts with USDA. The farm number is associated with the land, not the producer, so make sure there is a number attached to the land you are currently working on even if you have had one before. If you move or cancel your lease, the farm number remains with the land, not with you as the operator.



If you are farming on or own heirs' property, FSA accepts alternative documentation to help you obtain a farm number and participate in farm programs (see "Navigating Complex Land Ownership" on page 30). Your FSA State outreach coordinator or your local FSA office can help you through the farm number process. For more information, see farmers.gov/heirs.

2. **Discuss your business and conservation goals.** Your local FSA or NRCS team members can suggest the right programs for your needs by first understanding your vision for your land. For example, are you looking for access to capital, to rebuild after a natural disaster, or do you want to improve your land's soil health, save water with better irrigation strategies, or attract more wildlife?
3. **Make a plan to meet conservation compliance provisions.** If you are planning to apply for financial assistance, you will need to file form AD-1026, a highly erodible land and wetland certification form, with FSA. This helps USDA determine if you have land on your farm or ranch that is considered high risk for erosion or wetlands subject to the provision. Compliance with the provisions is required for most USDA program eligibility, including disaster assistance, safety net, farm loan, and conservation programs, as well as crop insurance.



4. **Verify eligibility.** For most USDA programs, producers must file a CCC-941, an income certification form, to verify they do not exceed an adjusted gross income of $900,000. Your local Service Center staff will help you identify and file the necessary forms.
5. **Self-identify as a Beginning, Veteran, Socially Disadvantaged, and/or Limited Resource farmer or rancher.** Please do this for BOTH agencies (FSA and NRCS) to ensure that you receive information about specific incentives and priorities in our programs for underserved producers. This information also helps FSA and NRCS understand the customers we serve and how our programs are or are not reaching underserved producers. Ask to fill out form CCC-860 at FSA and an AD-2047 at NRCS.
6. **Schedule a site visit.** Depending on your objectives and timeline, schedule a site visit on your land with a member of your field office to learn more about your operation and develop your conservation plan.
7. **File program applications.** USDA can help you determine which program is right for your goals and complete the required forms.
8. **Get a copy of your receipt.** When you apply for a program or get assistance at your local office, they will create a Receipt for Service document that serves as a record for your interaction and visit with the office.

After Your Visit

1. **File your acreage report with FSA** and continue to do this annually regardless of your operation size to maintain eligibility in a variety of programs and to ensure you receive accurate payments in the event of a disaster. An annual acreage report describes what you are growing and where, failed and prevented plant crops, and other land uses on your operation. This ensures USDA program eligibility and payment accuracy. For more information, go to farmers.gov/working-with-us/crop-acreage-reports
2. **Keep in touch with your local office.** Let us know if your business changes, if you experience a disaster or hardship, or if you have any questions about USDA programs and services.
3. **Learn about self-service options.** You can manage much of your USDA business outside of a Service Center, to either save time when you do visit us or to save a trip. Create a farmers.gov account farmers.gov/sign-in to manage some of your USDA business outside of a Service Center, such as signing documents, applying for programs, and tracking loan and contract information.
4. **Contact a crop insurance agent** in your area to discuss your risk management options for developing a plan of insurance coverage. A list of crop insurance agents from USDA Approved Insurance Providers is available using RMA's Agent Locator (rma.usda.gov/en/Information-Tools/Agent-Locator-Page).
5. **Share your experience** with a friend, neighbor, or relative who may be interested in learning more about USDA services.

Learn more at farmers.gov/



Working with the Farm Service Agency (FSA)

USDA's Farm Service Agency (FSA) is often the first agency many farmers, ranchers, and foresters encounter. FSA provides farm loan, disaster assistance, safety net, commodity loan and conservation programs and is the go-to agency for many USDA records. FSA is where you will start your farm journey and obtain a farm number, which is required for most USDA assistance.

Loans

FSA offers loans to help you start, expand, or maintain a family farm or ranch. The Farm Loan Discovery Tool is a good place to start: farmers.gov/fund/farm-loan-discovery-tool

FSA targets a portion of its direct and guaranteed Farm Ownership (FO) and Operating Loan (OL) funds, Microloan funds, and Youth Loan funds to Socially Disadvantaged (SDFR) and Beginning Farmers or Ranchers (BFR) under specific funding designations. SDFR and BFR are also prioritized for certain other FSA loans and programs, including the Direct Farm Ownership Down Payment Loan and Land Contract Guarantees.

For FSA, SDFR include producers who are women, American Indian or Alaska Native, Black or African American, Asian, Native Hawaiian, Pacific Islander, and/or Hispanic. To be considered for this targeted funding, loan applicants must voluntarily provide race, ethnicity, and gender information. A BFR at FSA is someone who has not operated a farm or ranch for more than a cumulative total of 10 years. Note that these definitions may differ across USDA agencies. Full definitions of all historically underserved designations are located in the first section of this guide beginning on page 5. A farmer or rancher does not have to choose between identifying as SDFR or BFR, nor is there a "benefit" of deciding between one designation over the other.

For more information on farm loans, visit: fsa.usda.gov/farmloans.

Loans with Targeted Socially Disadvantaged Farmer and Rancher Funding

	Uses	Special Terms	Loan Type
Farm Ownership (FO)	May be used to purchase or enlarge a farm or ranch, purchase easements or rights of way needed in the farm's operation, erect or improve buildings, implement soil and water conservation measures, and pay closing costs.	Repayment terms vary for direct FO loans but never exceed 40 years.	May be either Direct or Guaranteed (see descriptions below). Also available as Microloans (<$50,000), which have their own conditions and terms.
Operating Loans (OL)	May be used to purchase livestock, poultry, farm equipment, feed, seed, fuel, fertilizer, chemicals, insurance, and other operating expenses. May also be used for training costs, closing costs, and to reorganize and refinance debt.	Repayment terms for direct OLs depend on the use of funds and the collateral securing the loan and usually run from 1 to 7 years.	

	Direct	Guaranteed	Microloans
Lender	Made by FSA to eligible farmers.	Made by lending institutions subject to Federal or State supervision (banks, savings and loans, units of Farm Credit System) and guaranteed by FSA. FSA guarantees up to 95 percent of any loss the lending institutions incur if the borrower defaults. The loan guarantee program helps producers access commercial credit with better terms and loans beyond FSA's lending limits, while reducing risk to the commercial lender. For more information, see fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans. Find a guaranteed lender at fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/Farm-Loan-Programs/xls/Lender_List_for_Webpage.xlsx	Made by FSA to eligible farmers.
Repayment and Terms	Repayment terms for direct OLs depend on the collateral securing the loan and usually run from 1 to 7 years. Repayment terms for direct FO loans vary but never exceed 40 years.	Guaranteed loan terms are set by the lender.	Maximum amount of $50,000 each for operating and ownership microloans. For operating microloans, repayment term may vary, not to exceed seven years. Annual operating loans are repaid within 12 months or when the agricultural commodities are sold. For ownership microloans, repayment term may vary, not to exceed 25 years.
Interest Rates	Interest rates are set periodically according to the government's cost of borrowing.	Interest rates are established by the lender.	Interest rates are based on the regular FSA FO and OL rates that are in effect at the time of the microloan approval or microloan closing, whichever is less.
Use Type	May be either FO loans or OL (see descriptions above).		May be either FO loans or OL (see descriptions above). Ownership and operating microloans have different terms and eligibilities than regular FO and OL.

Microloans

Microloans offer more flexible access to credit and serve as an attractive loan alternative for smaller scale, BFR, niche, and non-traditional operations—such as farms participating in direct marketing and sales at farmers' markets or CSA's (Community Supported Agriculture), or those using hydroponic, aquaponic, organic and vertical growing methods, or growing in an urban environment. The microloan application process is simpler and requires less paperwork to complete, consistent with a smaller loan amount. Requirements for managerial experience and loan security have been modified to accommodate veterans, smaller scale operations, and BFR. Applicants may apply for microloans totaling a combined maximum of $100,000: up to $50,000 for an FO loan and up to $50,000 for an OL. For more information on Microloans, visit: fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/.

Youth Loans

Youth Loans are for youth between 10-20 years old who need assistance with an educational agriculture project. Funds must be used only to pay the expenses associated with an approved project, including buying livestock, seed, equipment, and supplies; buying, renting, or repairing needed tools and equipment; and paying operating expenses for the project. Approved projects must meet requirements, including the ability to produce sufficient income to repay the loan amount plus accrued interest in full and being part of an organized and supervised program, among other requirements. The maximum loan amount is $5,000. Repayment periods vary from 1 to 7 years, depending upon the amount of the loan, purpose, and project. Youth Loans accrue at the same interest rate as the Direct Operating Loan rate. For more information on Youth Loans, visit fsa.usda.gov/youth-loans.

Loans and Programs Specifically for Socially Disadvantaged and Beginning Farmers and Ranchers

Down Payment Program

The Direct Farm Ownership Down Payment loan is the only farm loan program specifically for SDFR, Veteran and BFR. Down Payment loan funds may be used only to partially finance the purchase of a family farm or ranch and carry interest rates as low as 1.5 percent.



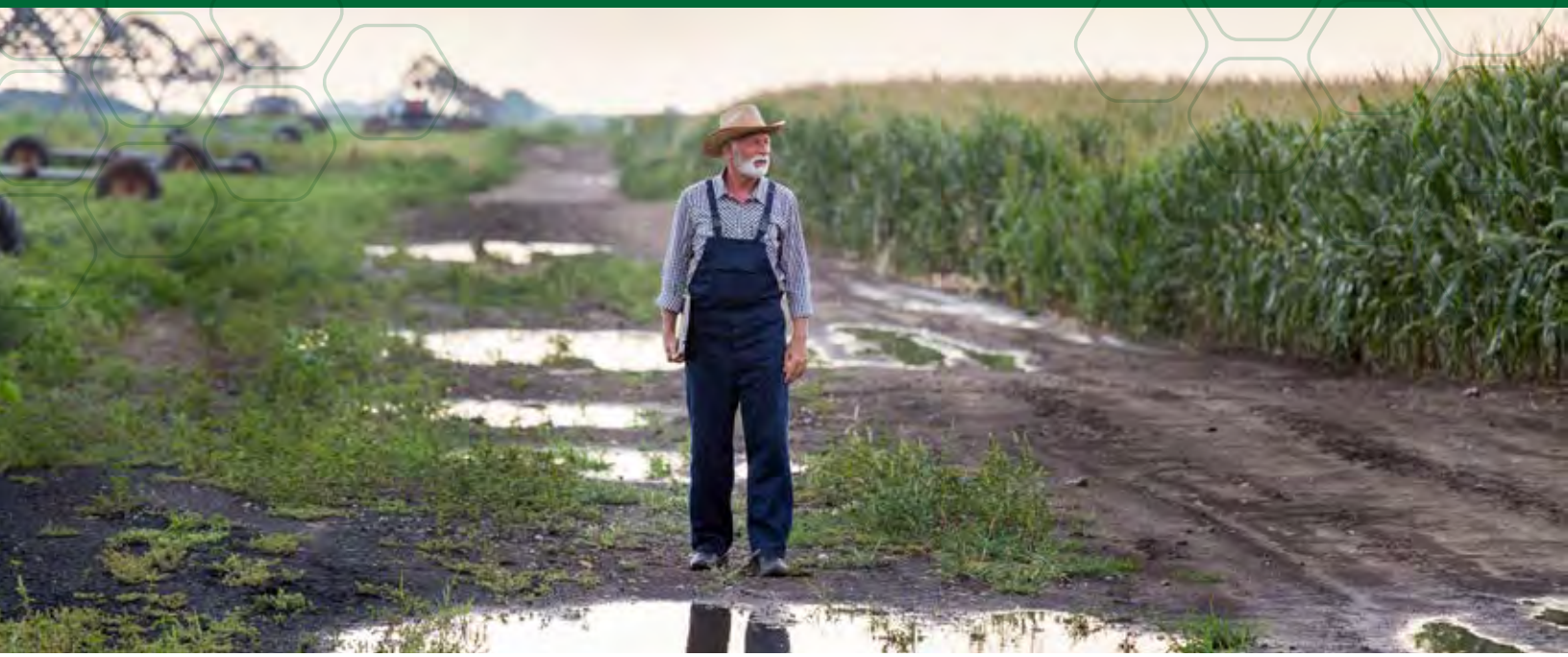
Loan applicants must contribute a minimum down payment of 5 percent of the purchase price of the farm or ranch, and FSA will finance up to 45 percent, to a maximum loan amount of $300,150. The balance of the purchase price not covered by the down payment loan and the loan applicant's down payment may be financed by a commercial lender.

Loan Servicing Options:

In addition to loan making, FSA has a variety of loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan programs debt to the Agency because of reasons beyond their control. Depending on borrower eligibility and loan terms, loan servicing options include but are not limited to: Debt Set Aside, Consolidation and Rescheduling, Re-amortization, Deferrals, Write-Downs, etc.

How to Apply and Further Information

Applications for direct loan or loan servicing assistance may be submitted to the local FSA office serving the area where the operation is located. For guaranteed loans, applicants must apply to a commercial lender who participates in the Guaranteed Loan Program. Contact your local FSA office, located in your local USDA Service Center, for a list of participating lenders and to learn more about FSA loan programs. Additional information is available online at farmers.gov/fund.



Disaster Assistance

USDA can also help you recover from damages brought on by natural disasters. Some examples are the **Livestock Indemnity Program** to compensate for livestock deaths due to certain natural disasters and the **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program** which provides financial assistance to eligible producers of livestock, honeybees and farm-raised fish for losses due to disease and certain adverse weather events or loss conditions. Producers of non-insurable crops for which traditional crop insurance is not available can obtain **Noninsured Crop Disaster Assistance Program** coverage to protect against natural disasters that result in lower yields, crop losses, or prevents crop planting. Beginning, limited resource, socially disadvantaged, and qualifying veteran farmers or ranchers are eligible for a waiver of the service fee and a 50 percent premium reduction.

Producers may be eligible for cost-share assistance through the **Tree Assistance Program** to replant or rehabilitate lost or damaged trees, bushes, or vines. TAP complements the **Noninsured Crop Disaster Assistance Program** or Federal crop insurance coverage, which covers the crop but not the plants or trees in all cases. For drought, FSA's **Livestock Forage Disaster Program** compensates for grazing losses due to drought on grazed forage crops and pastureland or on Federal land where grazing of normally permitted livestock is prohibited due to a qualifying fire.

If you are in a county with a primary or contiguous disaster designation (which happens when a natural disaster is designated by the Secretary of Agriculture or a natural disaster or emergency is declared by the President), you may be eligible for low-interest **emergency loans** to help you replace essential property, purchase inputs like livestock, equipment, feed and seed, cover family living expenses, or refinance farm-related debts and other needs. The **Emergency Conservation Program** and **Emergency Forest Restoration Program** can assist landowners, tenant operators, and forest stewards with financial and technical assistance to restore damaged farmland or forests.

Haying and grazing of CRP acres is authorized under certain conditions to improve the quality and performance of the CRP cover or to provide emergency relief to livestock producers due to certain natural disasters. There are two types of haying and grazing authorization: non-emergency and emergency.

Get more information and details on the programs listed above from your local Service Center and at fsa.usda.gov/disaster. See the Disaster Assistance Discovery Tool, Disaster Assistance-at-a-Glance fact sheet, Farm Loan Discovery Tool, and more at farmers.gov/recover. For assistance with a crop insurance claim, producers and landowners should contact their crop insurance agent (rma.usda.gov/en/Information-Tools/Agent-Locator-Page). For FSA and NRCS programs, they should contact their local USDA Service Center (farmers.gov/service-center-locator).

Income Safety-Net/Commodity Price Support



Farm Storage Facility Loans

The Farm Storage Facility Loan Program (FSFL) provides low-interest financing so producers can build or upgrade facilities to store commodities. If you produce a qualifying commodity, these loans can support cold storage for fruit and vegetables, along with wash and pack facilities and related equipment, which may be useful for urban producers, among others. Loan terms vary from 3 to 12 years. The maximum loan amount for storage facilities is $500,000. The maximum loan amount for storage and handling trucks is $100,000. In its traditional form, the FSFL requires a 15 percent down payment, but it is also offered in the microloan category with a maximum aggregate balance of $50,000 and down payment of 5 percent. For more information on FSFL, visit: fsa.usda.gov/programs-and-services/price-support/facility-loans/farm-storage/index.

Commodity Loans

Marketing assistance loans (MALs) and loan deficiency payments (LDPs) are marketing tools available during harvest or shearing. Marketing assistance loans provide interim financing at harvest time to help agricultural producers meet cash flow needs without having to sell their commodities (including certain row crops, wool, mohair, and honey) when market prices are typically at harvest-time lows. This enables producers to delay selling the commodity until more favorable market conditions emerge. Storing production at harvest (or at shearing for wool and mohair) allows more orderly commodity marketing throughout the year.

Dairy Margin Coverage

The Dairy Margin Coverage program is a voluntary program that provides dairy operations with risk management coverage that will pay producers when the difference (the margin) between the national price of milk and the average cost of feed falls below a certain level selected by the program participants. An annual fee waiver may be available to limited resource, beginning, socially disadvantaged, or veteran farmers and ranchers.

Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC)

The ARC Program is an income support program that provides payments when actual crop revenue declines below a specified guarantee level. The PLC Program provides income support payments when the effective price for a covered commodity falls below its effective reference price. There are 22 covered commodities. Eligibility is based on historical “base” acreage for the 22 covered commodities.

Conservation

Conservation Reserve Program

The **Conservation Reserve Program (CRP)** is administered by FSA, with NRCS providing technical assistance for eligibility determinations, conservation planning, and practice implementation. CRP encourages farmers to convert highly erodible cropland or other environmentally sensitive acreage to vegetative cover, such as tame or native grasses, wildlife plantings, trees, filter strips, or riparian buffers. Producers receive an annual rental payment for the term of the multi-year contract. Financial assistance is provided to establish the vegetative cover practices. Most contracts are 10-15 years in length, and individual producers are eligible to apply.

Get more information and details on the programs listed above from your local Service Center and at fsa.usda.gov/disaster.



Working with the Natural Resources Conservation Service (NRCS)

All work done with NRCS is voluntary, free, and confidential, and NRCS staff will work with producers of any scale in both rural and urban environments. NRCS employs natural resource professionals, such as soil conservationists, biologists, foresters, and engineers. These professionals can help you with:

- Developing a conservation plan for your operation.

  A **conservation plan** is an assessment of the land that helps you determine how to achieve your operation's goals while managing the natural resources under your care including soil, water, air, plants, animals, and energy. It is written in a clear, step-by-step format that meets your individual needs. The conservation planning process is a collaboration between you and the conservation planner. Conservation planners are there every step of the way to assist you as needed.

  - Conservation plans document the current management of your operation and the future practices or activities you want to adopt on your operation to improve conservation of natural resources and minimize environmental risks. It includes tools and resources customized specifically for each customer, like a land use map, soils information, photos, inventory of resources, economic costs and benefits, schedule of recommended practices, maintenance schedules, and engineering notes — all based on your goals and resource needs.
  - **Conservation Planning Activities** and **Design and Implementation Activities** support the development of formalized plans that focus on specific areas such as organic transition, comprehensive nutrient management, forestry, pollinators, and wildlife. These plans can help you achieve specific operational goals.

- **Technical assistance** to address resource concerns identified in the plan. NRCS provides free technical advice to help you take advantage of natural resource opportunities and address concerns on your operation through sound land management decisions.
- **Financial assistance** to help you reach your conservation goals. Contact your local USDA Service Center to obtain a list of all available programs, including current financial incentives for conservation practice adoption.



In addition to your local NRCS office, you might also choose to work with a **Technical Service Provider** (TSP), which is an individual or business with technical expertise in conservation planning and design. TSPs are consultants selected by the farmer, rancher, or forest landowner to provide services on behalf of NRCS. They can help you with a Conservation Planning Activity or with conservation practice design, installation, and inspection.

Conservation Concerns

NRCS defines natural resources to include soil, water, air, plants, animals, human, and energy considerations. Check out the Conservation Concerns Tool at farmers.gov/conserve/tool or circle the items you are interested in below to start planning your conservation improvements. Some examples of practices that can address each conservation concern are italicized below.

- **Soil** – reduce or prevent soil erosion; maintain and improve soil health and quality.

  Crop Rotation, Cover Crop, Mulching, Residue and Tillage Management, Terrace, Grade Stabilization Structure, Grazing Management Plan

- **Water** - improve the water quality on and off your operation; reduce and prevent issues with excess or insufficient water.

  Irrigation Water Management, Watering Facility, Filter Strip, Roof Runoff Structure, Stream Habitat Improvement, Wetland Practices, Nutrient Management, Waste Treatment Lagoon

- **Air** - minimize emissions and drift of particulate matter, pesticides, foul odors, and greenhouse gases on your operation.

  Hedgerow, Tree/Shrub Establishment, Field Border, Riparian Forest Buffer, Windbreak/Shelterbelt, Combustion System Improvement

- **Plants** - improve productivity and health, increase biodiversity, minimize pests, and reduce wildfire threat.

  Nutrient Management, Alley Cropping, Contour Farming, Integrated Pest Management, Forest Stand Improvement, Tree Planting, Conservation Cover, Brush Management, High Tunnel System, Prescribed Grazing

- **Animals** - provide feed, forage, water, and shelter for livestock; establish or enhance wildlife habitat or biodiversity.

  Forage Planting, Livestock Shelter Structure, Prescribed Grazing, Range Planting, Conservation Cover, Wildlife Habitat Management, Composting Facility, Silvopasture, Waste Management Practices, Watering Facility

- **Energy** - improve the energy efficiency of your equipment, facilities, farming/ranching practices, and field operations.

  Farmstead Energy Improvement, Variable Frequency Drive, Field Operations Emissions Reduction



Visiting Your Farm and Developing Your Conservation Plan

Once you have scheduled your first visit with an NRCS representative and started the conversation about your conservation goals, an NRCS staff member will visit your operation to learn more about your goals and objectives.

Conservation Planning Process



Steps 1-4: Assessing Resources, Concerns, and Opportunities on Your Operation

- Staff will work with you to discuss the natural resources of the site and identify your areas of concern, which can be thought of as opportunities to improve land condition or reduce the environmental impacts of your operation. NRCS conservationists can help you assess underlying causes of your resource concerns to be sure you are addressing the problem rather than the symptom.
    - What is a **resource concern**? A resource concern is defined as an expected degradation of the soil, water, air, plant, or animal resource base to an extent that the sustainability or intended use of the resource is impaired. NRCS will work with you to evaluate the state of these resources. See Conservation Concerns above for examples of resource concern areas.
- Be prepared for detailed questions about your land and operation. Questions may include types of crops grown, equipment and methods used, and nutrient or pesticide applications. See "Worksheet to Prepare for Your First Visit with USDA" at the end of this guide for other information you may want to have prepared. Much of NRCS planning is carried out by technicians, and they may be surveying, taking soil samples, measuring, and getting to know your preferences so they can tailor a plan to meet your needs. NRCS has state-of-the-art conservation software programs that are tied to assessment tools to help make decisions about the best conservation activities for your operation.
    - All work done with NRCS is **voluntary, free, and confidential**. NRCS is not a regulatory agency, and all information provided to NRCS for conservation planning purposes is strictly confidential. NRCS will not share information about environmental risks if observed at your operation without your permission but rather advise on opportunities or requirements.

Steps 5-7: Developing Your Conservation Plan

- Staff will work with you to identify conservation practices to address concerns and help you meet your goals, which will become part of the conservation plan for your operation. However, developing a conservation plan does not mean you will automatically be approved for financial assistance, nor are you required to apply for assistance.
- Remember that this is **your** plan, so you decide the conservation practices you wish to include.
- Depending on local priorities for funding and eligibility, financial assistance may be available to support planning and implementation. Here are a few examples of practices and assistance you may be eligible for:
  - **Soil Health:** A growing number of farmers are using soil-health management systems to improve the health and function of their soil. NRCS offers assistance for a number of soil health practices, including cover crops, reduced till or no-till, contour buffer strips, crop rotation, and conservation cover.
    - If you are working in an urban environment, check out the NRCS Urban Soils site, which includes surveys, links and guides including the Urban Soil Primer, an introduction to urban soils for homeowners and renters, local planning boards, property managers, students, and educators. nrcs.usda.gov/wps/portal/nrcs/detail/soils/use/?cid=nrcs142p2_053986
  - **High Tunnel Systems:** If you are interested in extending the growing season or protecting your crops from sun or wind intensity, NRCS offers assistance for high tunnels, a plastic-covered structure used to support and protect crops grown in the ground.
  - **Irrigation and Animal Watering Facilities:** NRCS offers assistance to improve your irrigation or livestock watering systems, including micro-irrigation, watering facilities, pipelines, and more. Typically, you must have a history of irrigation (2 out of the last 5 years), but some States offer the Agriculture Management Assistance Program, which does not require irrigation history.
  - **Rotational Grazing:** If you have a grazing operation and are interested in improving and maximizing your forage, you can apply for financial assistance through NRCS to develop a grazing plan to implement prescribed grazing, manage pastures, and promote rotational grazing.
  - **Forest Management:** Forest landowners can work with NRCS to develop site-specific Forest Management Plans and implement practices that support healthy forests, including forest stand improvement, brush management, tree and shrub establishment, riparian forest buffers, and woody residue treatments.
  - **Pollinator and Wildlife Habitat:** NRCS offers assistance to help producers plan and implement a variety of conservation practices that benefit wildlife species and agricultural operations, including hedgerow planting, filter strips and field borders, pest management, wetland restoration, and stream habitat improvement and management.
- For more information on conservation practices, see the NRCS video series available at farmers.gov/conserve/conservation-at-work.

Steps 8-9: Implementing Conservation Practices

- Your local NRCS staff provides technical assistance for free to help you design and implement practices. This includes practice standards and specifications, designs, and operation and maintenance guides.
- You can implement these practices by applying for financial assistance from NRCS, from other sources, or on your own without any financial support. NRCS staff are still there to provide technical assistance with design and implementation suggestions every step of the way, which may include additional site visits.
- There is more information on applying to NRCS for financial assistance below.



Natural Resources Conservation Service (NRCS) Programs and Eligibility

This table provides a summary of NRCS programs that an individual farmer, rancher, or forest landowner may apply for and includes Historically Underserved Farmer or Rancher (HUFR) details where applicable. Full definitions are in the first section of this guide beginning on page five.

For NRCS, the Socially Disadvantaged definition includes producers who are American Indian or Alaska Native, Black or African American, Asian, Native Hawaiian or other Pacific Islander, and/or Hispanic. So, to be considered SDFR, applicants for financial assistance must voluntarily provide race and ethnicity information.

A farmer or rancher does not have to choose between identifying as any one HUFR designation, nor is there a "benefit" of deciding between one designation over the other; individuals can identify as any combination of HUFR designations that apply to them.

	Agricultural Conservation Easement Program (ACEP)	Agricultural Management Assistance Program (AMA)	Conservation Stewardship Program (CSP)
Purpose and Program Notes	• Purpose: Protect, restore, and enhance wetlands, grasslands, and working farms and ranches through conservation easements. • Land easements to protect both agricultural land and wetlands.	• Purpose: Manage financial risk through diversification, marketing, or natural resource conservation practices. • Only available in 16 States (CT, DE, HI, MA, MD, ME, NH, NJ, NV, NY, PA, RI, UT, VT, WV, WY).	• Purpose: Help maintain and improve existing conservation systems and adopt additional conservation activities to address priority natural resource concerns. • Five-year contracts that can be renewed once.
Land/Entities Eligible	• Cropland • Rangeland • Grassland • Pastureland • Shrubland • Non-industrial private forestland • Farmed or converted wetlands • Riparian areas • Lands in the Conservation Reserve Program (CRP)	• Cropland • Pastureland • Rangeland • Grassland • Non-industrial private forestland	• Cropland • Pastureland • Rangeland • Non-industrial private forestland • Farmstead • Associated agricultural lands • Agricultural land under the jurisdiction of a Native American Tribe or Tribal Nation • Other private agricultural land • Public lands leased to agricultural producers
HUFR Consideration	• States can set aside a portion of their funds to target enrollment of HUFR*. • Heirs Property owners are ineligible (see "Navigating Complex Land Ownership" on page 30).	• HUFR may be eligible for increased financial assistance rates for implementing conservation practices and plans *.	• BFR and SDFR have a separate funding ranking pool (to increase odds of selection for funding). • VFR may receive priority for funding *.

* Availability of these program benefits may vary State by State. Check with your local Service Center to see if your State offers this option.

Other Programs to Consider

NRCS offers participation in several other conservation programs that tend to be targeted at larger scale than the individual farmer, rancher, or forest landowner, and work to foster community partnerships and innovation in agriculture. Ask your local Service Center if you would be a good candidate for any local projects under the following programs:

- Conservation Innovation Grants (CIG) are competitive grants that drive innovation and develop tools, strategies, and technologies for next-generation conservation efforts on working lands. These can be issued to State and local governments, Tribal entities, non-government organizations, and academic institutions, and some funding is specifically targeted to organizations implementing their innovative conservation projects with HUFR. Participating landowners in these projects will often receive benefits that align with EQIP.
- The Regional Conservation Partnership Program (RCPP) is offered at the State and Federal level and works to promote coordination between NRCS and partners to deliver conservation assistance. Preference in project selection is given to those working with HUFR, and landowners are only eligible to participate in an active RCPP project area if the land to be enrolled falls within that project boundary.
- The Voluntary Public Access and Habitat Incentive Program (VPA-HIP) provides State and Tribal governments with funding or incentives to expand or improve habitat in existing public access programs, and priority is given to public access programs that make special efforts to reach HUFR landowners and operators.

Conservation Stewardship Program – Grassland Conservation Initiative (CSP-GCI)	Environmental Quality Incentives Program (EQIP)	Healthy Forest Reserve Program (HFRP)
• Purpose: Financial assistance to conserve grasslands.	• Purpose: Technical and financial assistance to agricultural producers to address natural resource concerns and deliver environmental benefits.	• Purpose: Restore, enhance, and protect forestland resources on private lands to promote the recovery of threatened and endangered species, improve plant and animal biodiversity, and enhance carbon sequestration.
• Cropland for which base acres have been maintained under Farm Service Agency's Agricultural Risk Coverage/Price Loss Coverage and were planted to grass or pasture	• Cropland • Rangeland • Grassland • Pastureland • Non-industrial private forestland • Other land determined by the Secretary of Agriculture	• Non-industrial private forestland • Tribal land • Land adjacent to eligible land if enrollment would contribute significantly to the practical administration of the easement area
	• Advance payments available (see details in section on applying for assistance). • HUFR may be eligible for increased financial assistance rates for implementing conservation practices and plans *. • Separate ranking pool for SDFR and BFR (to increase odds of selection for funding). • VFR may receive funding priority *.	• Application selection criteria includes considerations to encourage participation by HUFR landowners. • States set aside a portion of their funds to target enrollment of HUFR landowners *.



NRCS provides assistance following a disaster through their **Emergency Watershed Program (EWP),** which is a recovery effort program aimed at relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural occurrences. Financial assistance is available for qualifying practices following a disaster, but an individual must be represented by a project sponsor that is a legal subdivision of the State, such as a city, county, township, or conservation district, and American Indian Tribes or Tribal governments.

The Farm Service Agency (FSA) also provides a number of options for assistance after a disaster (more information available on page 14 in the "Working with Farm Service Agency" section). The **Conservation Reserve Program (CRP)** is administered by FSA, with NRCS providing technical assistance for eligibility determinations, conservation planning, and practice implementation. CRP encourages farmers to convert highly erodible cropland or other environmentally sensitive acreage to vegetative cover, such as tame or native grasses, wildlife plantings, trees, filter strips, or riparian buffers. Producers receive an annual rental payment for the term of the multi-year contract. Financial assistance is provided to establish the vegetative cover practices, most contracts are 10-15 years in length, and individual producers are eligible to apply.

Applying for Financial Assistance and Understanding Your Contract

Application Process

- We are here to help. While application information is available on the NRCS website, the best way to ensure a quality application is to work with your local Service Center to complete the application. They will walk you through all the forms and make the process as simple as possible.
- Start early. Applications are only reviewed and funded during certain times of the year, but Service Centers will accept applications at any time. The exact funding periods vary by State, so be sure to check with your local Service Center to find out the timeline for you.
- Working with your Service Center. Local Service Center staff who visited your operation and developed a conservation plan will help you to determine which financial assistance programs you can apply for to best fit your conservation plan.

Funding Conservation Practices

There are several options to consider when planning to fund your conservation practices:

1. NRCS Financial Assistance: Once your application is approved for funding, most NRCS contracts require participants pay to install conservation practices up front, prior to NRCS payments (see "Advance Payment under EQIP" below). NRCS staff provide consultation with participants and contractors prior to installation to explain contracted items and expectations from designs and specifications agreed upon. Once installed to NRCS standards and specifications, NRCS certifies the conservation practice and submits paperwork to make a payment to you at your funded rate. HUFR producers may qualify for increased funding rates under different programs (see summary table of NRCS programs and HUFR considerations on page 20-21). Be sure that you understand the rules of conservation compliance and the standard and specifications of each conservation practice. Financial assistance payments are taxable income.

a. **Advance Payment under EQIP:** The Environmental Quality Incentives Program (EQIP) advance payment option reduces upfront costs for HUFR.
   - The option provides at least 50 percent of the contracted payment for each conservation practice up front, before the conservation practice is implemented, to purchase materials or contract services.
   - The advance payment must be expended within 90 days of receipt, and the conservation practice completed as agreed to in the EQIP plan of operations.
   - There are additional stipulations for following your contract's planned conservation practice completion dates. Your local field staff will review these guidelines with you if you choose to receive an advance payment.

b. **Assignment of Payment:** NRCS provides the option to route your financial assistance payment directly into your contractor's or technical service provider's bank account, which can limit your out-of-pocket expenses.

2. **Farm Service Agency (FSA) Conservation Loans:** If you are unable to fund the conservation practice(s) in total or up front, you may also apply for a conservation loan from FSA to fund your project. FSA administers conservation loans through commercial lenders (e.g., private banks, Farm Credit) that participate in FSA's guaranteed loan program.

What does my contract mean?

- If your application is funded, you will need to sign an agreement with NRCS which includes a practice implementation schedule, outlining a timeline to complete each practice.
- Following this timeline is important. You are required to complete at least one conservation practice within 12 months of the contract start date. If changes to your schedule occur, notify your local Service Center as soon as possible. Practices that are started before the contract timeline begins will not receive payment.

Implementing Your Conservation Plan

- **NRCS helps you plan, but you get the work done.** Whether you are receiving financial assistance from NRCS or not, NRCS will provide specific information on how to implement your conservation plan, such as plan maps, practice designs, and a schedule of operations. However, NRCS does not do the work required to implement the conservation practice; instead, you are responsible to complete the labor or hire a contractor or Technical Service Provider to implement the conservation practices.
- **Conservation practices must be completed in accordance with the conservation plan and to meet the standards and specifications of the practice.** NRCS conservation practices are backed by extensive research and are structured for maximum positive impacts on identified resource concerns. Service Center staff are trained to help you follow these specifications by providing technical guidance for conservation practices, including choosing seeding mixes and rates, invasive species control methods, designing waste storage facilities, etc.

Certification of Practice Completion

- **Let us know when you complete your conservation practice.** Once you notify your local Service Center, they will send someone out to verify that the practice is completed and meets NRCS standards and specifications. If you are receiving financial assistance, you will receive your payment shortly after certification that it meets NRCS standards and specifications.
- **Share your progress.** Other farmers and ranchers can benefit greatly from seeing before and after pictures of your improvements from conservation practices.



Working with the Risk Management Agency (RMA)

Crop Insurance

The Federal Crop Insurance Program is administered by USDA's Risk Management Agency (RMA), which serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance to help you recover from weather, economic and other disasters. This includes a variety of products for different sizes and types of operations, including a new micro farm policy. Crop insurance policies are sold by private insurance agents who work with Approved Insurance Providers. A list of crop insurance agents in your area can be found here: rma.usda.gov/Information-Tools/Agent-Locator-Page.

Crop Insurance Benefits for Beginning or Veteran Farmers and Ranchers

If you are a Beginning (BFR) or Veteran Farmer or Rancher (VFR), you are eligible for RMA opportunities, including:

- Exemption from paying the administrative fee for catastrophic and additional coverage policies;
- Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy;
- Use of the previous producer's production history, with permission, for the specific acreage transferred to you, if you were previously involved in the decision making or physical activities on any farm that produced the crop or livestock; and
- An increase in the substitute Yield Adjustment, which allows you to replace a low yield due to an insured cause of loss, from 60 percent to 80 percent of the applicable transitional yield (T-Yield).

Benefit Availability

It is important that you fill out the application provided by your crop insurance agent to be eligible for benefits. The application must be completed prior to the sales closing date for the benefit to be available for that crop year. The sales closing date can be found online at the actuarial information browser (webapp.rma.usda.gov/apps/actuarialinformationbrowser) which lists all crops and locations, or you can check with your crop insurance agent. Crop insurance agents are not government employees and are generally contracted with an approved insurance provider, therefore not located in a USDA Service Center.

Who is Eligible?

Beginning Farmer or Rancher Qualification

To qualify for BFR status for RMA:

- You must be an individual. Business entities may receive benefits only if all the substantial beneficial interest holders (10 percent or more) of the business entity qualify as BFR.
    - For example, a son moves home to take over the family farm, incorporates with his spouse, and neither have previous farming experience. Their corporation would qualify as BFR. However, if a son moves home and forms a corporation with his father, who has had an insurable interest in crops or livestock for more than five crop years, the corporation cannot receive BFR benefits. Although the son qualifies as BFR, the father does not.
- You must not have actively operated and managed a farm or ranch anywhere, with an insurable interest in any crop or livestock for more than 5 crop years (10 years for Whole-Farm Revenue Protection). This includes an insurable interest as an individual or as a substantial beneficial interest holder (10 percent or more) in another person who has an insurable interest in any crop or livestock. You may exclude a crop year's insurable interest if you were under the age of 18, enrolled in post-secondary studies (not to exceed 5 crop years), or on active duty in the U.S. military.

Veteran Farmer or Rancher Qualification

To qualify for VFR status for RMA, you must be a military veteran, and:

- You must be an individual. Business entities may receive benefits only if all the substantial beneficial interest holders, who hold 10 percent or more of the business entity qualify as VFR.
    - For example, a veteran moves home to take over the family farm, incorporates with his/her spouse, and neither have previous farming experience. Their corporation would qualify as a VFR for 5 crop years. However, if a veteran moves home and forms a corporation with a parent, who has had an insurable interest in crops or livestock for more than 5 crop years, at 10 percent or greater, the corporation cannot receive VFR benefits. Although the veteran qualifies as a VFR, the parent does not qualify as VFR.
- You must not have actively operated and managed a farm or ranch anywhere, for more than 5 crop years; or
- You must have first obtained veteran status in the past 5 years.

How to Apply for Benefits

You must apply for BFR or VFR benefits by your federal crop insurance policy's sales closing date. You are required to identify any previous farming or ranching experience and any exclusionary time periods you were under the age of 18, in post-secondary education, or active-duty military. Talk to your crop insurance agent for more information.

Where to Buy Crop Insurance

All federal crop insurance policies, including Catastrophic Risk Protection policies, are available from crop insurance agents. A list of crop insurance agents is available online using the RMA Agent Locator rma.usda.gov/Information-Tools/Agent-Locator-Page.



Urban Agriculture

A high percentage of Historically Underserved farmers grow crops in urban areas. Urban agriculture generally refers to the cultivation, processing, and distribution of agricultural products in urban and suburban settings, including things like vertical production, community gardens, rooftop farms, hydroponic, aeroponic, and aquaponic facilities, and other innovations commonly found in spaces that are often smaller or more complex than conventional farming. FSA offers grants and loans to producers of all sizes and settings, including urban operations.

NRCS provides technical and financial assistance to urban gardens and farms for things like soil health, irrigation, and pest and nutrient management. High tunnels, which extend the growing season and protect crops, are one of the most popular items NRCS provides to urban farms.

USDA has other assistance from marketing and distribution to value added processing grants. More information can be found at farmers.gov/urban.

USDA's Office of Urban Agriculture and Innovative Production

The 2018 Farm Bill directed USDA to stand up a new Office of Urban Agriculture and Innovative Production, in order to institutionalize support for urban producers, and oversees:

- **Competitive grants and cooperative agreements** that support the growing urban agriculture by focusing on local food production and reducing food waste.

There are also two new ways for the public to participate:

- **Federal Advisory Committee for Urban Agriculture and Innovative Production,** composed of agricultural producers and industry professionals, who will advise USDA on policies and outreach. Meetings are open to the public.
- **FSA Urban Agriculture County Committees** in selected cities which provide input on FSA programs at the local level.

To learn more, visit farmers.gov/urban.

Organic Certification and Organic Transition

A high percentage of organic producers identify as Historically Underserved farmers.



To be certified organic, producers must follow regulations outlined by the USDA National Organic Program, which is managed by the USDA Agricultural Marketing Service.

Organic Certification

To be considered organic and use the USDA Organic seal, all operations with more than $5,000 in organic sales must be certified. Independent, third-party, USDA-accredited organizations certify farms as organic. NRCS or the Farm Service Agency (FSA) are not responsible for the certification process but can provide technical and financial assistance that help an operation become certified organic. More information can be found at ams.usda.gov/services/organic-certification. The application for organic certification includes:

1. Detailed description of the operation;
2. History of substances applied, or certification that no prohibited substances have been applied in the previous 3 years;
3. Organic products grown, raised, harvested, or processed; and
4. Organic system plan describing practices, management, and substances used.

NRCS and Organic Transition

It takes 3 years to transition land to an organic system if it was previously farmed conventionally, as required by the Organic Certification process. Farmers may choose to have both organic and nonorganic fields but must create a buffer zone between them. NRCS may be able to assist with creating buffer zones and any other resource concerns for organic operations. Technical Service Providers (TSPs) can help you develop a Conservation Planning Activity for Organic Transition. This plan will include three sections: Resource Inventory, Erosion Control Inventory, and Summary Record of Planned NRCS Conservation Practices. The Resource Inventory section may serve as a portion of the Organic System Plan, which is required for certification. Financial assistance may be available for the Planned NRCS Conservation Practices. Learn more at nrcs.usda.gov/organic.

Help with Certification Costs from FSA?

You can also apply to FSA for help with covering some costs of the organic certification through the Organic Certification Cost Share Program. Learn more at fsa.usda.gov/programs-and-services/occsp.

Crop Insurance for Organic Farms

USDA's Risk Management Agency (RMA) recognizes organic farming practices as a good farming practice and continues to improve crop insurance by making more viable and effective risk management coverage options available for organic producers and producers transitioning to organic.

The Whole-Farm Revenue Protection provides a risk management safety net for all commodities on the farm under one insurance policy, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. This product also allows certified organic producers to use organic prices.

You can find crop insurance policies, crop provisions, and handbooks on the RMA Organic Crops webpage.

A list of crop insurance agents is available on the RMA Agent Locator webpage.



Additional Resources

Get Involved

In addition to our farm programs, there are many leadership opportunities where you can contribute your voices and experience. Through USDA, you can take advantage of several key opportunities.

FSA County Committees: Farm Service Agency (FSA) County Committees, run by elected officers from the farming community, help deliver farm programs at the local level and work to ensure programs serve the needs of local producers. Recently, some county committees were created for urban areas. Learn more at fsa.usda.gov/news-room/county-committee-elections.

NRCS State Technical Advisory Committees and Local Working Groups: Natural Resources Conservation Service (NRCS) committees, both statewide and local, rely on public input to help identify emerging resource concerns and priorities. Learn more at nrcs.usda.gov.

Research and Promotion Programs: USDA's Agricultural Marketing Service oversees 22 research and promotion boards that empower farmers, ranchers, and agricultural businesses. Learn more at ams.usda.gov/rules-regulations/research-promotion.

Resource Conservation and Development (RC&D) Councils: RC&D Councils are 501(c)3 non-for-profit corporations that assist multi-county areas in enhancing conservation, water quality, wildlife habitat, recreation, and rural development. Learn more at narcdc.org.

Federal Advisory Committees advise the Secretary of Agriculture in specific areas. The full list of committees is at usda.gov/our-agency/staff-offices/office-executive-secretariat-oes/advisory-committees. You may specifically be interested in:

- Federal Advisory Committee on Beginning Farmers and Ranchers
- Federal Advisory Committee on Minority Farmers
- Federal Advisory Committee for Urban Agriculture and Innovative Production

Learn more about how to connect with your local agricultural community at farmers.gov/working-with-us/get-involved.

Additional USDA Resources

Agricultural Marketing Service administers programs that create domestic and international marketing opportunities for U.S. producers of food, fiber, and specialty crops. AMS's Local Food Directories can help you locate farmers markets, on-farm markets, CSAs, and food hubs. AMS also has information on organic certification and the Farmers Market Promotion Program, which funds projects for direct producer-to-consumer markets to help increase access to local food. Learn more at ams.usda.gov.

Cooperative Extension pairs USDA and agricultural colleges around the country to work together to support an extensive network of State, regional, and county Cooperative Extension offices, which can help answer questions you may have about your operation and address common issues faced by agricultural producers. Learn more at nifa.usda.gov/cooperative-extension-system.

Food and Nutrition Service offers Farm to School Grants to support planning, developing, and implementing farm-to-school programs. Learn more at fns.usda.gov/cfs/farm-school-grant-program.

Forest Service sustains the health, diversity, and productivity of the Nation's forests and grasslands to meet the needs of present and future generations. Learn more at fs.usda.gov.

National Institute of Food and Agriculture invests in urban agriculture research, extension, and education, including competitive grant programs. Learn more at nifa.usda.gov/page/search-grant.

NRCS Field Office Technical Guide Section IV provides detailed plans and specifications for all NRCS conservation practices and is a great in-depth resource for those interested in more advanced technical guidance. From the main site, you can select your State and then navigate to Section IV and a practice you are interested in for a locally relevant experience. Learn more at efotg.sc.egov.usda.gov.

Rural Development provides loans, grants, loan guarantees, and technical assistance, along with support for affordable housing, infrastructure modernization, businesses, cooperatives, and other essential community services. Learn more at rd.usda.gov.

Additional External Resources

- **State Agriculture or Natural Resource Departments:** Numerous States offer various types of funding for conservation on cropped, forested, or grazed land. Learn more at ecosystems.psu.edu/undergraduate/resources/employment/state-agencies.
- **Local Conservation Districts:** Across the United States, nearly 3,000 conservation districts—almost one in every county—work directly with landowners to conserve and promote healthy soils, water, forests, and wildlife. National Association of Conservation District (NACD) represents these districts. Learn more at nacdnet.org.
- Local Conservation District Boards: More than 17,000 citizens serve on conservation district governing boards. Learn more at: nacdnet.org/about-nacd/about-districts.
- **Farm Answers:** The USDA National Institute of Food and Agriculture (NIFA) beginning farmer and rancher clearinghouse, providing resources to help you get started farming, as well as tools to help more seasoned producers succeed. farmanswers.org.

Appendix 1: Navigating Complex Land Ownership

Heirs' Property

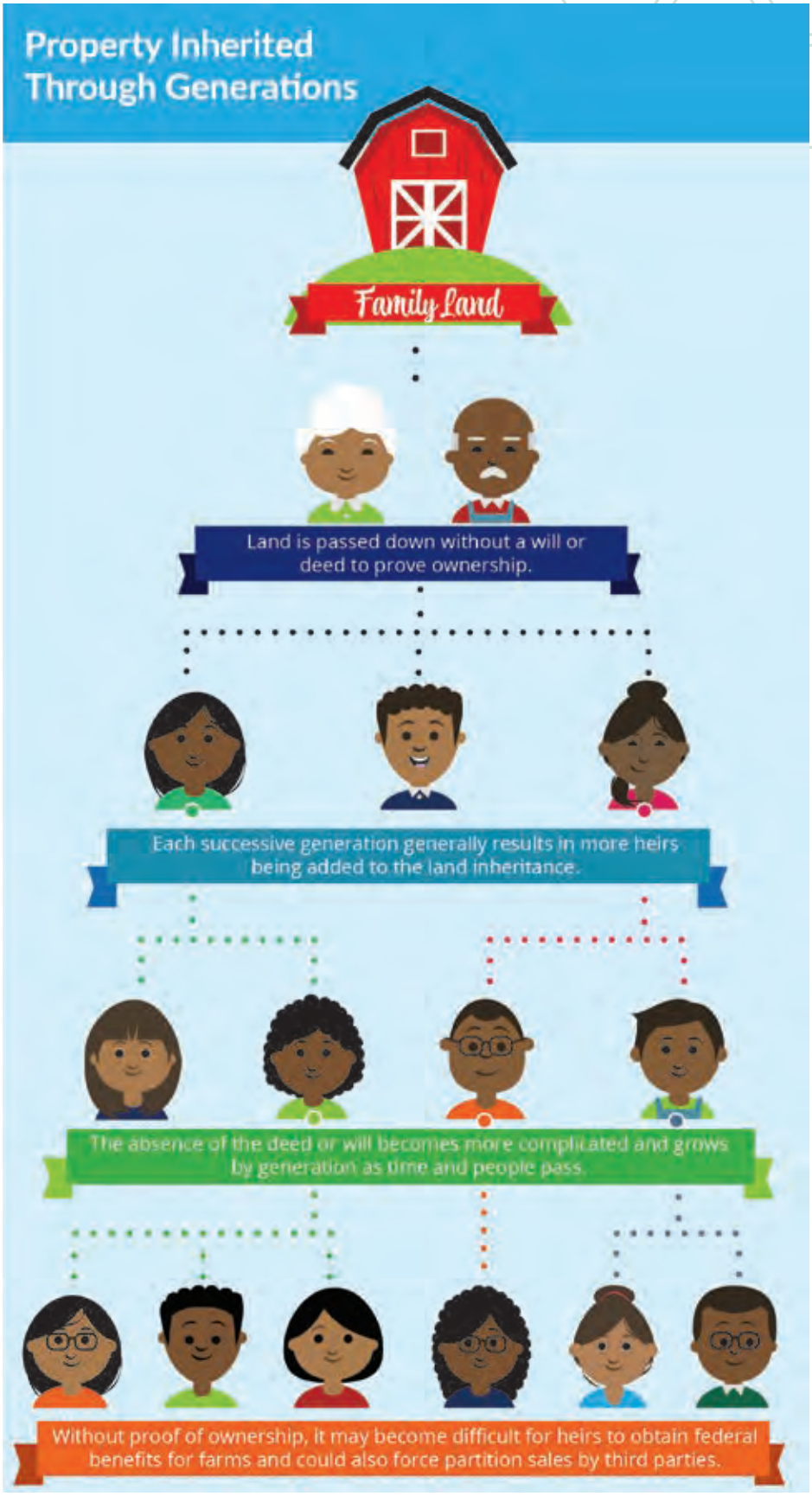
Heirs' property is a legal term that refers to family land inherited without a will or legal documentation of ownership. It may also be referred to as family land, estate land, deceased land, or et al. land.

The descendants, or heirs, have the right to use the property, but they do not have a clear or marketable title to the property since the estate issues remain unresolved. Because the heirs need to agree on land-use decisions such as farming, management of the land can be challenging.

How do I know if I have heirs' property?

- The property or land is inherited by several people (with or without a will).
- Heirs are joint owners with undivided interest.
- There is no clear, marketable title.
- The land is vulnerable to family disputes and outside predatory land deals.

You may be able to ask for a chain of title from your county recorder's office or Court of the Clerk. It is also important to gather all documents in your possession or your family's possession to better understand how the land has been transferred. It might help to map out a family tree if you are unsure who the heirs are, especially in intergenerationally held land.



What can I do if I have heirs' property?

Working with USDA

The 2018 Farm Bill authorized certain documentation for heirs' property operators to establish a farm number. A farm number is required to be eligible for many different USDA programs, including lending, disaster relief programs, and participation in county committees.

Operators on heirs' property who cannot provide owner verification, or a lease agreement, may provide alternative documents to substantiate they are in general control of the farming operation.

Heirs' Property Relending Program

The 2018 Farm Bill also authorized the Heirs' Property Relending Program to provide loan funds through eligible lenders to resolve ownership and succession on farmland with multiple owners. The lenders will provide loans to qualified individuals to resolve these ownership issues. More information on this program can be found at farmers.gov/heirs/relending.

Documentation required will vary based on whether you farm in a State that has enacted the Uniform Partition of Heirs Property Act (UPHPA). As of February 2021, Alabama, Arkansas, Connecticut, Georgia, Hawaii, Iowa, Mississippi, Montana, Nevada, New Mexico, Texas, and South Carolina have enacted the UPHPA.

In States that ***have* adopted the UPHPA**, the following are accepted to establish your farm as an operator:

- A court order verifying the land meets the definition of heirs' property as defined in the UPHPA; or
- A certification from the local recorder of deeds that the recorded owner of the land is deceased and at least one heir has initiated a procedure to retitle the land.

In States that ***have not* adopted the UPHPA**, the following are accepted to establish your farm as an operator:

- A tenancy-in-common agreement, approved by a majority of the owners, that gives the individual the right to manage and control a portion or all of the land.
- Tax returns for the previous 5 years showing the individual has an undivided farming interest.
- Self-certification that the individual has control of the land for purposes of operating a farm or ranch.
- Any other documentation acceptable by the FSA county office, that establishes that the individual has general control of the farming operation, including but not limited to, any of the following:
    - Affidavit from an owner stating that the individual has control of the land.
    - Limited power of attorney giving the individual control of the land.
    - Canceled checks and or receipts for rent payments and/or operating expenses.

Once the heirs' property owner has a farm number, they can then apply for almost all USDA programs except for NRCS's Agricultural Conservation Easement Program (ACEP) and some FSA Farm Loan Programs where real estate is required as security. For these programs, a clear and marketable title is required before the land can be encumbered. View each NRCS program's eligibility requirements at nrcs.usda.gov/programs/financial/ and consult with your local Service Center to ensure you have the right information when you apply.

Resources for clearing your title

There are many resources that can help work with heirs' property owners to clear title or manage heirs' property, such as local non-profits, legal aid societies, or a trusted attorney. The USDA heirs' property website (farmers.gov/manage/heirs) has more information on the relending program for heirs' property owners seeking to clear their title and a link to FSA's fact sheet on "Guidance for Heirs' Property Operators Participating in Farm Service Agency (FSA) Programs."



Appendix 2: Understanding Environmental Compliance

What is Environmental Compliance?

The National Environmental Policy Act (NEPA) and other environmental laws, regulations, and Executive Orders require Federal agencies to consider the effects on the environment when providing financial assistance to customers. The environmental compliance process occurs while planning a project or activity that involves financial assistance from the Federal government. During this process, Service Center staff will determine the environmental impact of a proposed project. Depending on whether protected resources are near the project area and the complexity of the project, there will be varying levels of documentation required to record the environmental impact of the proposed project.

Does the Environmental Compliance Review differ by agency?

Yes. Although all agencies must complete an environmental compliance review, the environmental review process varies by agency. For NRCS, the environmental review process is incorporated into the conservation planning process. As a result, you as the producer may not even realize it is taking place. NRCS also has agency staff that are qualified to perform required surveys, such as a cultural resources survey, as a part of technical assistance – free of charge.

Alternatively, FSA has an independent environmental compliance review process that is done prior to approval for financial assistance. FSA staff may involve you in the review if additional clarifications are needed. There can also be situations where there may be a potential to impact a certain resource, like an endangered species. In situations like these an additional survey may be required to be completed prior to approval.

What types of resources are considered during the Environmental Compliance Process?

Examples of protected resources assessed during the process include, but are not limited to, those listed below. If consultation is required or permits are needed, USDA will not release information to regulatory agencies without your written permission. USDA can provide you with information needed to obtain permits.



Protected Resource	What to Know
Threatened & Endangered Species	If protected species or habitat may be impacted by the proposed project, Service Center staff will conduct a site visit and determine whether the species or habitat could be affected by the project actions. If so, consultation with the U.S. Fish and Wildlife Service and/or National Marine Fisheries Service, or State or Tribal wildlife agencies may be required. Consultation may result in additional measures to be used to mitigate impacts to the species or habitat.
Cultural & Historic Resources	Depending on the proposed project location, a cultural resource assessment may be required. If it is likely that significant cultural resources (also known as historic properties) may be present in the proposed project area, consultation with State or Tribal Historic Preservation Officers and interested Tribes will be required. The consultation may result in additional measures, such as monitoring during construction for the discovery of such resources or redesigning the project to avoid impacts to the historic property. If cultural resources are discovered during earth moving activities, the project will be required to immediately stop, and additional consultation will be required.
Wetlands & Waters of the United States	If the proposed project area contains a wetland or waterway, and a proposed project impacts these waters, it may be necessary to request a jurisdictional determination from the U.S. Army Corps of Engineers. Streams (intermittent and perennial flow) and wetlands may be subject to permitting by the Corps and impacts to any wetlands located onsite may require a review for program participation. Federal agency policies require impacts to wetlands in the project area be avoided, minimized, or mitigated. If the proposed project may make production of an annual crop possible, where is it not already possible, NRCS will make a wetland determination to ensure compliance with the Farm Bill's conservation compliance provisions.

What project activities can occur during the Environmental Compliance Review?

The project may not be approved, and financial assistance may be denied, if the proposed project is initiated prior to completion of the environmental review and final application approval is received in writing.

Appendix 3: Glossary of Terms

Acreage Report – documents the crops grown on your farm or ranch and their intended uses. You must file timely acreage reports to be eligible for many USDA programs.

Advance Payment – a payment that may be made available in advance of the installation of the conservation practice.

Assignment of Payment – this form known as the CCC-36 allows the participant to directly assign part or all of a payment received for **Farm Bill** program participation to another individual, group of individuals or entities.

Farm Bill – a package of legislation passed roughly once every 5 years that impacts farming livelihoods, how food is grown, what kinds of foods are grown. It covers commodities, conservation, nutrition, loans, rural development, research, extension services, forestry, energy, horticulture, crop insurance, labor safety, workforce development, and much more.

Conservation Concern - an expected degradation of the soil, water, air, plant, animal, or energy resource base to an extent that the sustainability or intended use of the resource is impaired. This may also be called a **Resource Concern**.

Conservation Loan – an FSA Direct or Guaranteed Loan that can be used to fund the implementation of approved conservation practices in accordance with an NRCS Conservation Plan of Forest Service Steward Management Plan.

Conservation Plan – a free tool designed to help you better manage the natural resources on your farm or ranch. An NRCS **conservationist** will meet with you to evaluate the soil, water, air, plant, and animal resources on your property and offer several alternatives to address the resource conditions. The alternatives you decide to use are recorded in your conservation plan, which includes a schedule for installation.

Conservation Planning Activities - activities for which producers can receive NRCS funding to engage **Technical Service Providers** (TSPs) to help identify and assess the resource concerns against planning criteria in a **conservation plan** and determine the practices to implement.

Conservation Practice Standard – NRCS guidance that contains information on why and where a practice is applied and sets forth the minimum quality criteria that must be met during the application of a practice in order for it to achieve its intended purpose.

Conservationist - an individual who provides technical expertise and conservation planning for farmers, ranchers, and forest landowners wanting to make conservation improvements to their land.

Cooperative Extension Service - assists the public in the areas of agriculture, lawn and garden, community development, 4H and youth development, family, and consumer education.

Design Implementation Activities – activities for which producers can receive NRCS funding to engage **Technical Service Providers** (TSPs) to help identify how to implement systems, practices, and activities. These may include the development of specific practice designs, management prescriptions, or other instructions to implement a producer's selected conservation system.

FSA County Committee – a committee elected by the agricultural producers in the county or area to help deliver farm program at the local level and work to ensure programs serve the needs of local producers.

Direct Loan – Direct Loans offer up to 100 percent financing and are a valuable resource to help farmers and ranchers purchase or enlarge family farms, improve and expand current operations, increase agricultural productivity, purchase livestock or equipment, recover from natural disasters and assist with land tenure to save farmland for future generations. With a maximum loan amount of $600,000 ($300,150 for Beginning Farmer Down Payment), all FSA Direct Loans are financed and serviced by the Agency through local Farm Loan staff. The funding comes from Congressional appropriations as part of the USDA budget.

Emergency Loan – an FSA Direct Loan that can be used to help qualified operators recover from a declared natural disaster. This loan can help with paying costs of repairing or replacing damaged property, replacing lost crop income and provide funds for operating costs. The maximum loan amount for a Direct Emergency Loan is $500,000.

Easement – an interest in land defined and delineated in a deed whereby the landowner conveys rights, title, and/or interests in a property to the grantee, but the landowner retains fee-title ownership.

Farm and Tract Number – Farm Number is a unique identifier assigned by FSA to a farm. Tract Number is a unique identifier assigned to a land unit that is part of a farm.

Farm Ownership Loan – an FSA Direct or Guaranteed Loan that can be used to purchase or expand a farm or ranch. This loan can help with paying closing costs, constructing or improving buildings on the farm, or to help conserve and protect soil and water resources. The maximum loan amount for a Direct Farm Ownership Loan is $600,000, and for a Guaranteed Farm Ownership Loan is $1,825,000.

Financial Assistance – funds paid to an eligible program participant under an agreement entered into with NRCS.

Guaranteed Loan – FSA's Guaranteed Farm Loan Programs help family farmers and ranchers to obtain loans from USDA-approved commercial lenders at reasonable terms to buy farmland or finance agricultural production. FSA will guarantee farm loans through a commercial lender up to $1,825,000. Financial institutions receive additional loan business as well as benefit from the safety net the FSA provides by guaranteeing farm loans up to 95 percent against possible financial loss of principal and interest.

Heirs Property – a legal term that refers to family land inherited without a will or legal documentation of ownership.

Highly Erodible Land (HEL) – cropland, hayland, or pasture that can erode at excessive rates. It would contain soils that have an erodibility index of eight or more. If a producer has a field identified as highly erodible land, that producer is required to maintain a conservation system of practices that keeps erosion rates at a substantial reduction of soil loss.

Microloan – an FSA Direct Loan, either Farm Ownership or Operating Loan, designed to meet the needs of small and beginning farmers, or for non-traditional and specialty operations by easing some of the requirements and offering less paperwork. The maximum loan amount for a Microloan is $50,000.

Operating Loans – an FSA Direct or Guaranteed Loan that can be used to purchase livestock, seed, and equipment. This loan can also cover farm operating costs and family living expenses while a farm gets up and running. The maximum loan amount for a Direct Operating Loan is $400,000, and for a Guaranteed Operating Loan is $1,825,000.

Practice Implementation – the action taken by a producer or contractor to install or carry out a planned conservation practice to address a natural resource concern, meet the technical requirements of the design standard, and achieve an environmental benefit.

Ranking Pools – customized to incorporate locally led input and are established to allow program applications with similar land uses/production types, resource concerns, and in similar geographic areas to compete for funding with similar operations.

Risk Management – the forecasting and evaluation of financial risks together with the identification of procedures to avoid or minimize their impact.

Schedule of Operations – this document identifies the conservation practices to be implemented, timing of the implementation, practice location, and payment rates.

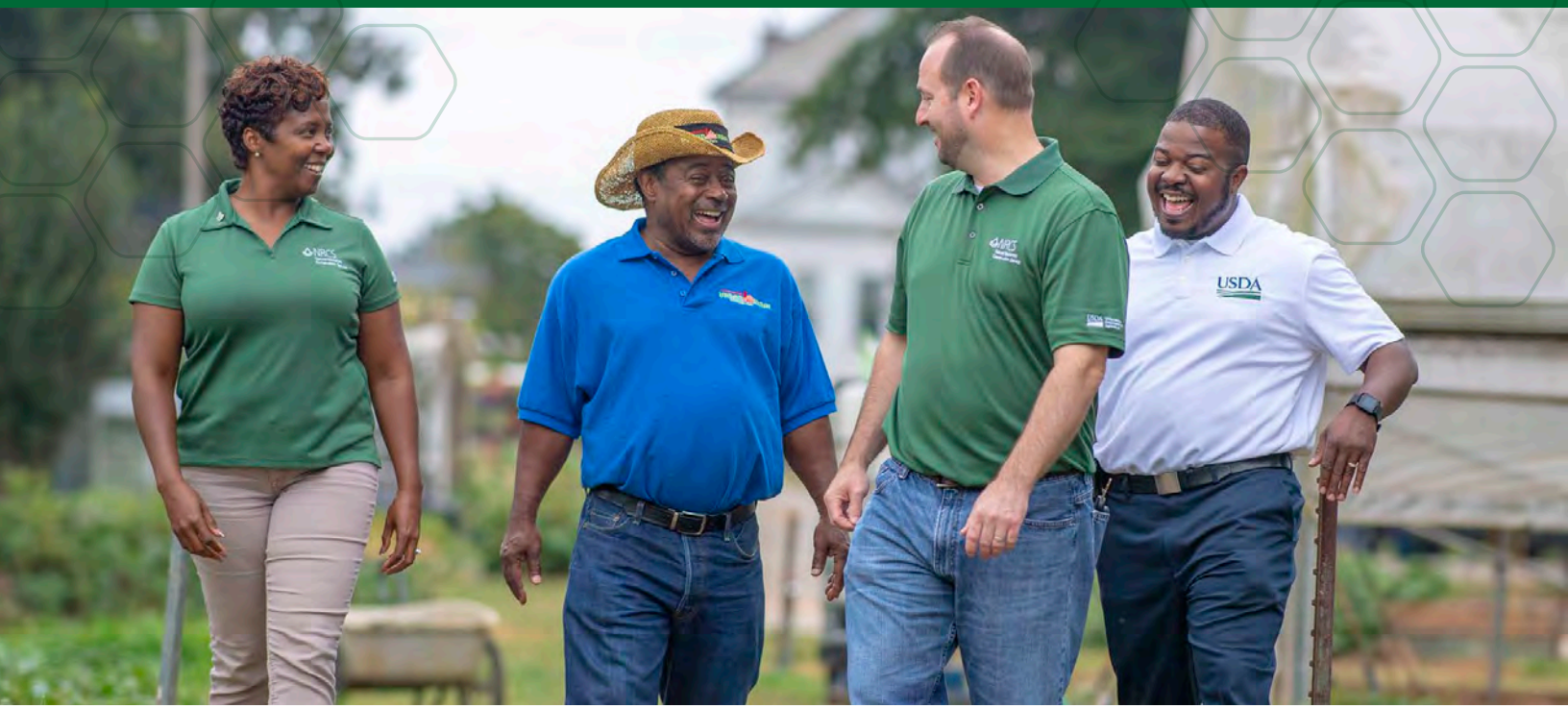
Service Center – location where you can connect with FSA, NRCS, or Rural Development employees for your business needs. Find your local Service Center and agency offices using the USDA Service Center Locator at farmers.gov/service_locator.

Technical Assistance – guidance provided to farmers, ranchers and forestland owners with the knowledge and tools they need to conserve, maintain, and restore the natural resources on their lands and improve the health of their operations for the future.

Technical Service Provider (TSP) – an individual or business with technical expertise in conservation planning and design that serve as consultants to provide services on behalf of NRCS.

Youth Loan – a type of Operating Loan for young people between 10-20 years old who need assistance with an educational agricultural project. Typically, these youth are participating in 4-H clubs, FFA, or a similar organization.

Wetland – Wetlands are defined differently by different people and different government agencies. But there are three factors of commonality in these various definitions; wetlands can be defined by having wetland vegetation (hydrophytes) or supporting such vegetation under normal circumstances, having a predominance of hydric soils, and having wetland hydrology (inundated or saturated by surface or groundwater at a frequency and duration sufficient to support a prevalence of vegetation typically adapted for life in saturated soil conditions).



Appendix 4: Civil Rights Statement

Your Rights

While we strive to provide the best customer service, if you feel we've fallen short, we want to make sure you're aware of your options.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, disability, age, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.

If you receive an adverse program decision from the Farm Service Agency, Natural Resources Conservation Service, Risk Management Agency, or other USDA agency, you can file an appeal request. This includes if you were turned down for a farm loan, denied program payments, or denied assistance. You can learn more at nad.usda.gov or by calling 1-800-541-0457.

If you believe you experienced discrimination when obtaining services from USDA or a program that receives financial assistance from USDA, you can file a complaint with USDA. The Center for Civil Rights Enforcement will investigate and resolve complaints of discrimination in programs operated or assisted by USDA. To file a program discrimination complaint, you may obtain a complaint form by sending an email to OAC@usda.gov.

To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, (AD-3027) at usda.gov/oascr/how-to-file-a-program-discrimination-complaint, and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1. Mail: U.S. Department of Agriculture
   Office of the Assistant Secretary for Civil Rights
   1400 Independence Avenue, SW
   Washington, D.C. 20250-9410
2. Email: program.intake@usda.gov.

Appendix 5: Worksheet to Prepare for Your First Visit with USDA

This worksheet is provided as a tool to help you reflect on and clarify the needs of your operation. If you choose to fill it out, be sure to bring it along with you for your first visit to a USDA service center to help facilitate the discussion and get the help you need. Please select as many of the options below as apply to you and your operation.

I meet the USDA definition of a (select all that apply, see Are You a Historically Underserved Farmer or Rancher? on page 4):

____ Beginning Farmer or Rancher

____ Limited Resource Farmer or Rancher

____ Socially Disadvantaged Farmer or Rancher

____ Veteran Farmer or Rancher

I am interested in:

____ Farm Number to enable me to participate in USDA financial assistance programs

____ Loan

____ Insurance

____ Disaster Assistance

____ Market Risk and Facilitation

____ Conservation Plan

____ Person to recommend resources in my area to help me gain experience or learn more about farming before I start

My current operation is:

___ Conventional ___ Certified Organic ___ Transitioning to Organic

___ Exempt from Organic Certification (sales below $5,000/year)

___ Mixture of Organic and Conventional

___ Heirs' Property (see Navigating Complex Land Ownership on page 30)

I operate:

___ total acres including these land use types: ___ rangeland ___ pastureland ___forestland ___ cropland

(If applicable) I currently produce: _____

_____

_____

I am considering producing the following agricultural products: _____

_____

_____

My conservation goals include:

___ **Soil** – reducing or preventing soil erosion; improving soil health and quality.

___ **Water** – irrigation and drainage water management; reducing flood damage; improving water quality on and off my farm.

___ **Air** – minimizing emissions and drift of particulate matter, pesticides, odors, and greenhouse gases.

___ **Plants** – improving plant productivity and health, increasing biodiversity, minimizing pests, and reducing wildfire threat.

___ **Animals** – providing feed, forage, water, and shelter for livestock; enhancing wildlife habitat or biodiversity.

___ **Humans** – economic and social considerations.

___ **Energy** – improving energy efficiency of equipment, facilities, practices, and field operations; reduction of emissions from nutrients and animal waste.

___ Meeting National Organic Program (NOP) regulations.

___ Extending the growing season and improving plant health with a high tunnel system.

___ Other: _____

I want to:

___ learn about serving on my local county committee.

___ sign up for USDA email updates and/or learn how to get a farmers.gov profile.

Appendix 6: Notes and Service Center Information:

My local Service Center (farmers.gov/service-center-locator) is:

- Address: _____
  _____
- Phone Number: _____

Notes: _____

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