



United States Department of Agriculture



# How to use USDA Technical and Financial Assistance on Your Farm

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# Farm Service Agency (FSA)

Farm Service Agency is equitably serving all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans.

The Farm Service Agency supports farms and farming communities with programs including disaster relief, conservation programs, commodity price guarantee programs, and loan programs.



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# Natural Resources Conservation Service (NRCS)

The Natural Resources Conservation Service (NRCS) is an agency under the umbrella of the USDA.

- Founded in 1933 as the Soil Conservation Service (SCS); renamed NRCS in 1994 to broaden our mission to conserve all natural resources, not just soils.

NRCS provides our nation's 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.

NRCS offers this assistance at no cost to the producers we serve. Our goal is to give our customers personalized advice and information, based on the latest science and research, to help them make informed decisions.



# Finding Your Service Center Step 1: [www.farmers.gov](http://www.farmers.gov)



An official website of the United States government [Here's how you know](#) ▾

[Translations](#) | [Service Centers](#) | [Contact](#)

**Farmers.gov**  
U.S. DEPARTMENT OF AGRICULTURE

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[Create your Farmers.gov account](#) for secure self-service business tools like managing loans, viewing farm records and e-signing documents.

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## USDA Pandemic Assistance for Producers

USDA's new initiative – USDA Pandemic Assistance for Producers – will establish new programs and efforts to bring financial assistance to a broad set of farmers, ranchers, and producers who felt the impact of COVID-19 market disruptions.

[Latest Producer Resources](#)



[Feedback](#)





# Finding Your Service Center

## Step 2: Navigate the Site



### Working With Us

[VIEW ALL IN WORKING WITH US](#)

[Program Eligibility and Deadlines](#) >

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[Online Services](#) >

[Get Involved in Your Community](#) >

[Hire Temporary Foreign Workers](#) >

#### [Find Your Local Service Center](#)

Get contact information for your local service center and agency offices.

#### [Visiting Your Service Center](#)

Information about USDA Service Centers and how to prepare for your visit.

#### Featured



#### Translated Resources

Get USDA materials that have been translated to languages other than English.

Click 'Working With Us' > 'USDA Service Centers' > 'Find Your Local Service Center'



# Finding Your Service Center

## Step 3: Input State and County

### Find Your Local Service Center

 Ver en: [Español](#)

 We are committed to delivering USDA services to America's farmers and ranchers while taking safety measures in response to the pandemic. Some USDA offices are beginning to reopen to limited visitors by appointment only. Service Center staff also continue to work with agricultural producers via phone, email, and other digital tools. Learn more at [farmers.gov/coronavirus](https://farmers.gov/coronavirus).

[USDA Service Centers](#) are locations where you can connect with Farm Service Agency, Natural Resources Conservation Service, or Rural Development employees for your business needs. Enter your state and county below to find your local service center and agency offices. If this locator does not work in your browser, please visit [offices.usda.gov](https://offices.usda.gov)

Visit the Risk Management Agency website to find a [regional or compliance office](#) or to find an [insurance agent](#) near you.

State

County

GO

 Feedb



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# Finding Your Service Center

## Step 4: Call to Make an Appointment

State  County

[GO](#)

### Service Centers for Worcester

The Farm Service Agency provides services related to loans, disaster assistance programs, and more. The Natural Resources Conservation Service Office provides services related to conservation programs and more. Please call for additional information.

Holden Service Center	Physical Address	Mailing Address	Contact
Farm Service Agency Office <a href="#">(508) 829-4477 Ext 2</a>	52 Boyden Rd Holden, MA 01520-2592 <a href="#">Get Directions</a>	52 Boyden Road, Room 103 Holden, MA 01520-2587	William Graham Jr. <a href="mailto:kip.graham@usda.gov">kip.graham@usda.gov</a>
Natural Resources Conservation Service Office <a href="#">(508) 829-4477 Ext 3</a>	52 Boyden Rd Holden, MA 01520-2592 <a href="#">Get Directions</a>	52 Boyden Rd, Suite 100 Holden, MA 01520	Robert Purcell <a href="mailto:robert.purcell@usda.gov">robert.purcell@usda.gov</a>
Rural Development <a href="#">(508) 829-4477 Ext 4</a>	52 Boyden Rd Holden, MA 01520-2592 <a href="#">Get Directions</a>	Mailing Address not available	Lyndon Nichols <a href="mailto:Lyndon.Nichols@usda.gov">Lyndon.Nichols@usda.gov</a>



Natural Resources Conservation Service

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# Establishing Records

FSA is required to establish farm records for not only FSA program and application purposes but also for:

- Producer request
- NRCS (Natural Resource Conservation Service)
- RMA (Risk Management Agency)
- AMS (Agricultural Marketing Service)

It is FSA's responsibility to accurately and timely create and maintain records for all agency uses

## Eligibility Paperwork

- CCC 902 E/I Farm Operating Plan
- CCC 941 Adjusted Gross Income
- AD 1026 Highly Erodible Land and Wetland
- AD 2047 Customer Data
- SF 3881 Direct Deposit

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# A Farm Record is..



Your farm record registers you and your agricultural operation so that you may apply for USDA financial assistance programs, such as farm loans, disaster assistance, crop insurance as well as NRCS conservation programs.

It creates a unique farm and tract number for your operation. Registering your farm means that when programs become available that could be useful to you, you will already be in the FSA system and ready to apply

Farms can be as small as 0.01 acres and as large as millions of acres



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# Disaster Assistance

## Noninsured Crop Disaster Assistance Program (NAP)



NAP provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields or crop losses or prevents crop planting.

- Cut flowers are eligible under 'Value Loss Crops'

Eligible Causes of Crop Loss include:

- Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes
- Adverse natural occurrences, such as earthquake or flood; and
- Conditions related to damaging weather or adverse natural occurrences, such as excessive heat, plant disease, volcanic smog (VOG) or insect infestation.



# NAP Service Fees and Premiums

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Beginning, limited resource, socially disadvantaged and qualifying veterans' farmers or ranchers are eligible for a waiver of the service fee and a 50 percent premium reduction when they file form CCC-860.



# Information Required to Remain Eligible for NAP

To be eligible for NAP assistance, the following crop acreage information must be reported:

- Name of the Flower or Crop
- Type and variety (head lettuce, red clover, etc.);
- Location and acreage of the crop (field, sub-field, etc.);
- Share of the crop and the names of other producers with an interest in the crop
- Type of practice used to grow the crop (irrigated or non-irrigated);
- Date the crop was planted in each field; and
- Intended use of the commodity (fresh, processed, etc.)

## Forms Required

- All Update to Date Basic Eligibility Forms
- CCC-860, "Socially Disadvantaged, Limited Resource, Veteran, or Beginning Farmer or Rancher Certification"
- CCC-471, "Application for Coverage"
- CCC-576, "Notice of Loss and Application for Payment"
- FSA-578, "Acreage Report/Report of Commodities"

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# Farm Service Agency Loans



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	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 <a href="https://fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans">fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans</a> . Find a guaranteed lender at <a href="https://fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/Farm-Loan-Programs/xls/Lender_List_for_Webpage.xlsx">fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/Farm-Loan-Programs/xls/Lender_List_for_Webpage.xlsx</a>	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.



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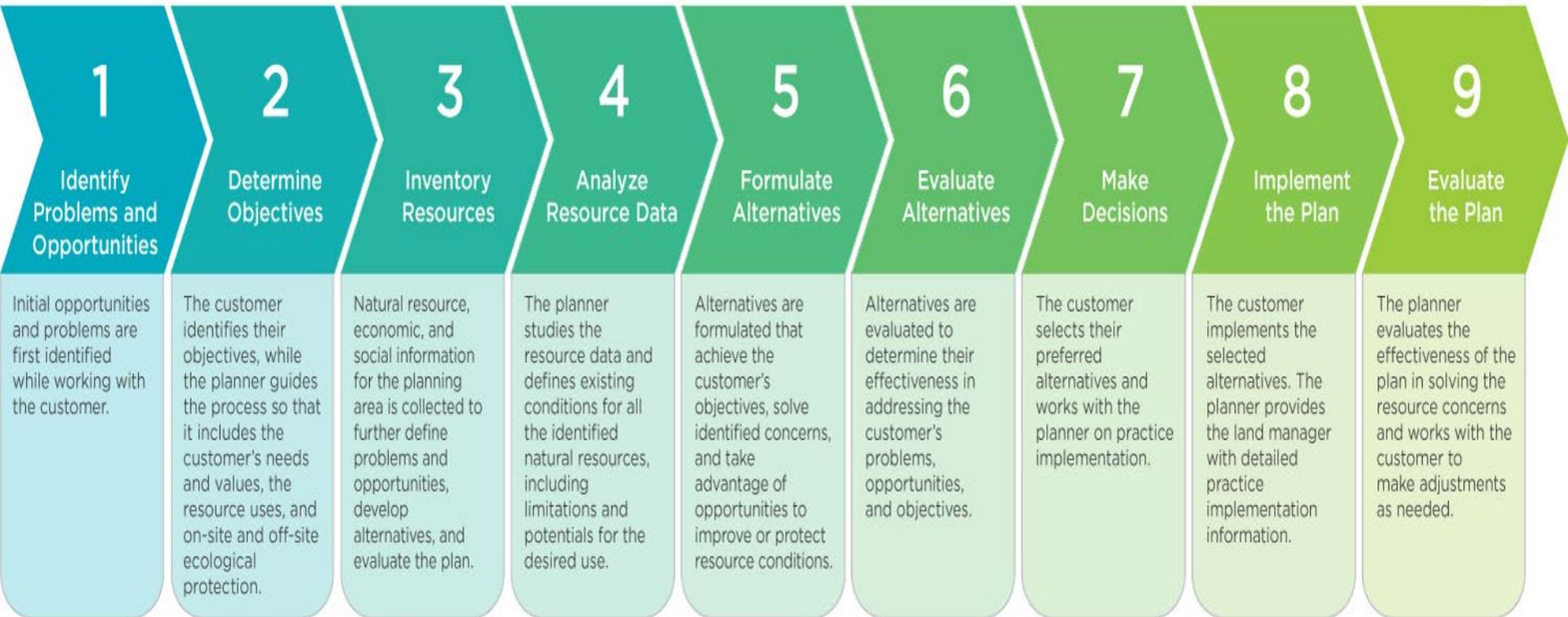
## NRCS Planner Makes Site Visit

- After contacting your local NRCS service center, a conservation planner will be assigned to conduct a site visit to assess your farm's resources.
- The conservation planner will go through our 9-step planning process to determine what resource concerns are present and what can be done to address them.
- This process involves conversations between the farmer and the NRCS employee; it is important that the farmer understands why the recommended conservation practice can benefit their operation. Farmer buy in is crucial in the success of the implementation of the conservation practice(s).

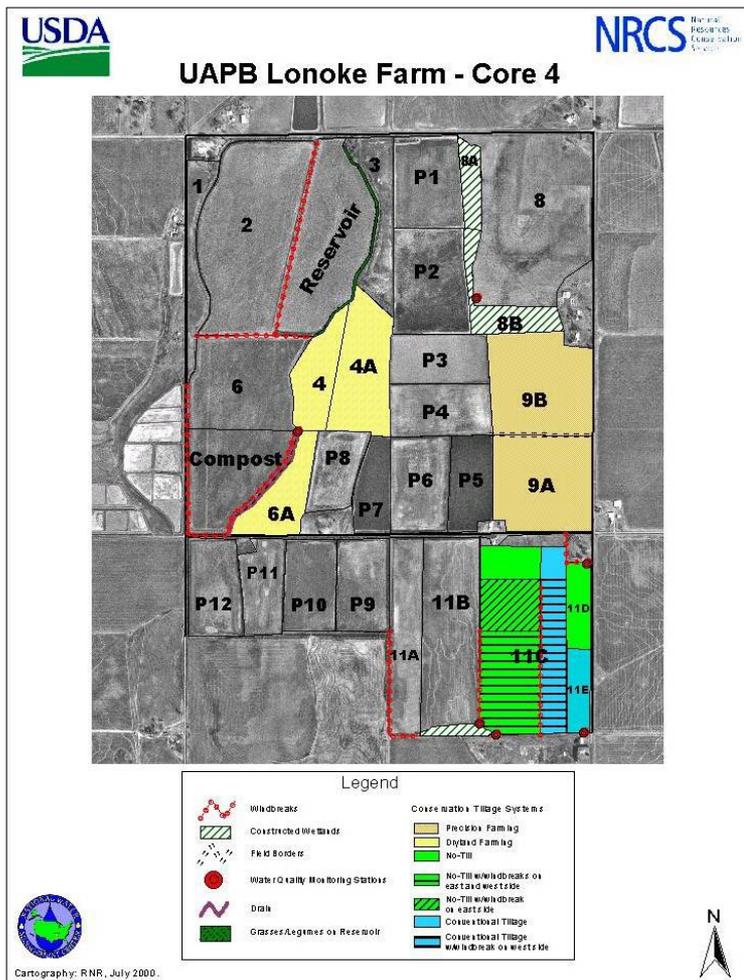


# HOW CONSERVATION PLANNING WORKS

## A NINE-STEP PROCESS



# The Conservation Plan



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 Planning

- **A written record of your management decisions and the conservation practices you plan to use on your farm.**
- **Includes:**
  - Aerial photo of your farm
  - Soils map
  - Information on vegetation on your farm
  - Resource inventory data, which can include:
    - crop production potential
    - engineering designs and support data
    - potential livestock and wildlife carrying capacity
  - Schedule for applying conservation practices
  - Plan of operation and maintenance for conservation systems
  - Job sheets and fact sheets



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# Soil Resource Concerns

- **Concentrated Erosion:**

- Sheet and Rill Erosion
- Wind Erosion
- Ephemeral Gully Erosion
- Classic Gully Erosion

- **Soil Quality Limitations:**

- Compaction
- Organic Matter Depletion
- Soil Organism Habitat Loss or Degradation
- Aggregate Instability
- *(\*Planner will conduct an in-field soil health assessment during their site visit(s) to assess soil health indicators.)*



# Soil Conservation Practice Examples

- **Cover Crops**
- **Crop Rotation**
- **No-Till**
- **Reduced Tillage**
- **Mulching**
- **Contour Farming**
- **Conservation Cover**
- **Soil Carbon Amendment**
- **Soil Testing**
- **Soil Health Management Plan**
- **Grassed Waterway**
- **Diversion**

- **Stripcropping**
- **Access Road**



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# Water Resource Concerns

- **Seasonal High-Water Table**
- **Surface Water Depletion**
- **Groundwater Depletion**
- **Inefficient Irrigation Water Use**
- **Nutrients and or Pesticides Transported to Surface Water**
- **Nutrients and or Pesticides Transported to Ground Water**
- **Sediment Transported to Surface Water**



# Water Conservation Practices Examples

- **Water Quality Related Practices**
  - Nutrient Management
  - Integrated Pest Management
  - Diversion
  - Grassed Waterway
  - Water and Sediment Control Basin
  - Vegetated Treatment Area
- **Water Conservation Related Practices**
  - Irrigation Water Management
  - Irrigation Pipeline
  - Water Well
  - Pumping Plant
  - Sprinkler System
  - Irrigation System, Microirrigation
  - Ebb & Flow Systems (Flood Benches)



# Air Resource Concerns

- Emissions of particulate matter (PM) and PM precursors
- Emissions of greenhouse gases (GHGs)
- Emissions of Ozone Precursors
- Objectionable odors
- Emissions of airborne reactive nitrogen



# Air Quality Conservation Practices

- **Agricultural Energy Management Plan (AgEMP)**
  - We can assist in the development of an AgEMP which will provide a baseline inventory of energy use on the farm. The plan will assess your current operation and identify any inefficiencies within your operation.
  - An AgEMP will recommend conservation measures that can be implemented that will reduce energy consumption and the emissions of GHGs and other air pollutants.
  - *(Practices that address both air quality resource concerns and inefficient energy use are listed in a future slide)*



# Plant Resource Concerns

**Plant Productivity  
and Health**

**Plant Structure  
and Composition**

**Plant Pest  
Pressure**

# Plant Conservation Practice Examples



- High Tunnel System
- Nutrient Management
- Integrated Pest Management
- Conservation Cover
- Wildlife Habitat Planting (Pollinator Habitat establishment falls under this)
- Hedgerow Planting
- Tree /Shrub Establishment

# Animal Resource Concerns

- Emissions of particulate matter (PM) and PM precursors
- Emissions of greenhouse gases (GHGs)
- Emissions of Ozone Precursors
- Objectionable odors
- Emissions of airborne reactive nitrogen



# Animal Conservation Practice Examples

- **Livestock:**

- Waste Storage Facility
- Waste Separation Facility
- Fencing
- Pasture and Hayland Planting
- Composting Facility
- Livestock Pipeline

- **Wildlife:**

- Tree/Shrub Establishment
- Restoration and Management of Rare and Declining Habitats
- Upland Wildlife Habitat Management
- Early Successional Habitat Management
- Structures for Wildlife
- Forest Stand Improvement
- Wildlife Habitat Planting



# Energy Resource Concerns

- Energy efficiency of equipment and facilities
- Energy efficiency of field operations



# Energy Conservation Practice Examples

- **Combustion System Improvement**
  - Scroll Compressors
  - Heating system replacement
  - Greenhouse Roof Vent
  - Greenhouse Step Controller System
  - Root Zone Heating - Greenhouse In-Ground Distribution
  - Ventilation – Horizontal Air Flow
  - Ventilation – Exhaust Fans
- **Energy Efficient Building Envelope Improvement**
  - Greenhouse Bubble Insulation
  - Greenhouse Screens (Thermal Curtains)
  - Greenhouse Solid Insulation
  - Wall Insulation (Inside of a cooler/refrigerator)



# I've gotten a Conservation Plan – Now What?

**You've just had your local NRCS service center finish your conservation plan; now what?**

- **NRCS financial assistance programs are available!**
  - Funding for implementing the recommended conservation measures in your plan.
  - Funding cycles, available programs, and application deadlines vary by state.

# Environmental Quality Incentives Program (EQIP)

- The Environmental Quality Incentives Program (EQIP) offers technical and financial assistance for working lands, including field crops, specialty crops, organic, confined livestock and grazing, and non-industrial private forest land.
- EQIP may provide many benefits, including improved water and air quality, conserved ground and surface water, increased soil health and reduced soil erosion and sedimentation, improved or created wildlife habitat, and mitigation against drought and increasing weather extremes.



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# Agricultural Management Assistance Program (AMA)

- **AMA is available in 16 states where participation in the Federal Crop Insurance Program is historically low: Connecticut, Delaware, Hawaii, Maine, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Utah, Vermont, West Virginia, and Wyoming.**
- **The Agricultural Management Assistance (AMA) helps agricultural producers manage financial risk through diversification, marketing, or natural resource conservation practices.**



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# Conservation Stewardship Program (CSP)

- **The Conservation Stewardship Program (CSP) offers technical and financial assistance to help agricultural and forest producers take their conservation efforts to the next level.**
- **The program is designed to compensate agricultural and forest producers who agree to increase their level of conservation by adopting additional conservation activities and maintaining their baseline level of conservation. CSP is for producers who are passionate about conservation and environmental stewardship.**
- **CSP may provide many benefits, including increased crop productivity, decreased inputs, wildlife habitat improvements and increased resilience to weather extremes. CSP also encourages adoption of new technologies and management techniques.**



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# Next steps



- **Go to [www.farmers.gov](http://www.farmers.gov)**
  - Find your Service Center and request an appointment to establish farm records
- **Sign up for GovDelivery**
  - USDA's newsletter so you will receive email notification about new and upcoming farm programs



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