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## USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers

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The U.S. Department of Agriculture (USDA) announced recently the launch of the Distressed Borrowers Assistance Network, an initiative designed to provide personalized support to financially distressed farmers and ranchers across the nation. Through a series of Cooperative Agreements, this national network will connect distressed borrowers with individualized assistance to help them stabilize and regain financial footing. USDA's Farm Service Agency (FSA) made this announcement this week at the Farm Aid Festival in Saratoga Springs, N.Y.

"I started my off-ranch career as a Farm Advocate, working hand-in-hand with other tireless farmer advocates. Having someone with experiences in ag finance help producers work through financial difficulties can be the difference between them losing the farm or prospering," said FSA Administrator Zach Ducheneaux. "The Distressed Borrowers Assistance Network underscores our dedication to farmers and ranchers receiving the tailored support they need. These partnerships also illustrate that USDA acknowledges the importance of these advocates and sees them as part of the solution to ensure program access for all farmers, ranchers, and producers."

Network partners include Farm Aid, Rural Advancement Foundation International, the University of Arkansas, the Socially Disadvantaged Farmers and Ranchers Policy Center at Alcorn State University, and the University of Minnesota. Through this initiative, we are collaborating with community-based organizations to better serve financially distressed producers. Network partners will provide farm loan policy training to the community-based organizations so the organizations can work alongside FSA to help producers understand financing available through FSA, ensuring that when they visit an FSA office, the partner organization representative and FSA staff can better assist.

FSA, in collaboration with farm support organizations and land-grant institutions, will facilitate this network, which will provide the technical resources and guidance of USDA partners to experts from distressed and underserved communities. The network's approach includes integrating knowledgeable service providers to deliver one-on-one support to borrowers so they can best make plans and

understand options to overcome their financial challenges.

The Distressed Borrowers Assistance Network will address the immediate needs of distressed borrowers and provide comprehensive, wraparound services aimed at addressing the unique challenges faced by financially distressed producers. Once stabilized financially, these borrowers will be better positioned to access new opportunities and continue contributing to the agricultural economy. These investments will also build a system of service providers that can better support agricultural communities for years to come. Investing in a network of agricultural financing service providers to help bridge access to FSA loans is a benefit for rural and agricultural communities.

### **?Additional Farm Loan Programs Improvements???**

?FSA recently announced significant changes to Farm Loan Programs through the [Enhancing Program Access and Delivery for Farm Loans rule](#). These policy changes, to take effect Sept. 25, 2024, are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in enhancing or expanding their agricultural operations.????

?FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made several meaningful improvements including:???

- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may fit their business needs and to understanding the application process.?
- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.??
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.??
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.??
- A new [educational hub](#) with farm loan resources and videos.???

?USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan making and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their local [USDA Service Center](#).??

### **More Information**

To learn more about FSA programs, producers can contact their local [USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by [logging into their farmers.gov account](#). If you don't have an account, [sign up today](#).

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit [fsa.usda.gov](https://fsa.usda.gov).

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [usda.gov](https://usda.gov).

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