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USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through farmers.gov that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.



“Providing producers with options to structure their debt in a manner that affords them every opportunity to meet the goals of their agricultural operation is the best way to ensure the nation’s farmers and ranchers build financial equity and resilience,” said FSA Administrator Zach Ducheneaux.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA’s suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify

potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting farmers.gov/debt-consolidation-tool. The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

USDA Accepts More Than 2.2 Million Acres Through 2024 Grassland, General and Continuous Conservation Reserve Program Offers



The U.S. Department of Agriculture (USDA) is accepting offers for more than 2.2 million acres from agricultural producers and private landowners through this year's Grassland, General, and Continuous [Conservation Reserve Program](#) (CRP) signups administered by USDA's Farm Service Agency (FSA). With these accepted acres, enrollment is very near the 27 million CRP acreage cap.

"The popularity of our suite of Conservation Reserve Programs, including the significant success of Grassland Conservation Reserve Program and the fact that we are nearing the Conservation Reserve Program acreage cap, is a testament to the commitments made by the farmers, ranchers and landowners we serve to mitigate the impacts of climate change by conserving, protecting and enhancing our natural resources," said Zach Ducheneaux, Administrator of USDA's Farm Service Agency (FSA). "It's through all FSA's conservation programs that we are able to work directly with agricultural producers to implement climate smart conservation practices that ultimately benefit everyone."

Grassland CRP

Including the nearly 1.44 million acres recently accepted in Grassland CRP for offers received in 2024, producers will have enrolled more than 10 million acres in this popular working-lands program.

Grassland CRP allows producers and landowners to continue grazing and haying practices while protecting grasslands and further CRP's impacts. Grassland CRP leverages working lands practices to improve biodiversity and conserve environmentally sensitive land.

Enrolled acres help sequester carbon in vegetation and soil, while enhancing resilience to drought and wildfire. Meanwhile, producers can still conduct common grazing practices, such as haying, mowing or harvesting seed from the enrolled land, which supports agricultural production.

Top states for this year's Grassland CRP signup include:

- Nebraska with 237,853 acres accepted
- Colorado with 218,145 acres accepted
- New Mexico with 185,619 acres accepted

Additionally, to target conservation in key geographies, USDA prioritizes land within two National Priority Zones: The Greater Yellowstone Ecosystem and the Dust Bowl area. The 2024 Grassland CRP enrollment has added more than 560,000 acres in the Priority Zones, bringing the total acres to 3.8 million. By conserving working grasslands and other lands that underpin iconic big game migrations, land enrolled in these zones contributes to broader USDA conservation efforts through [Working Lands for Wildlife](#).

General and Continuous CRP

FSA also has accepted nearly 200,000 acres through the General signup, bringing total acres enrolled in General CRP to 7.9 million acres. As one of the largest private lands conservation programs in the United States, CRP offers a range of conservation options to farmers, ranchers and landowners. It has been an especially strong opportunity for farmers with less productive or marginal cropland, helping them re-establish valuable land cover to help improve water quality, prevent soil erosion and support wildlife habitat.

In January 2024, FSA opened enrollment for Continuous CRP. Under this enrollment, producers and landowners can enroll in CRP throughout the year. Offers are automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap. To date, in 2024, more than 565,000 acres have been offered through Continuous CRP bringing the total acres enrolled to 8.5 million.

Producers can still make an offer to participate in CRP through [the Continuous CRP signup](#), which is ongoing, by contacting FSA at their local [USDA Service Center](#).

USDA Expands Funding Opportunities for Specialty Crop Growers to Help Offset On-Farm Food Safety Expenses for 2024 and 2025

The U.S. Department of Agriculture (USDA) is expanding the [Food Safety Certification for Specialty Crops \(FSCSC\) program](#) to now include medium-sized businesses in addition to small businesses. Eligible specialty crop growers can apply for assistance for expenses related to obtaining or renewing a food safety certification. The program has also been expanded to include assistance for 2024 and 2025 expenses. Producers can apply for assistance on their calendar year 2024 expenses beginning July 1, 2024, through Jan. 31, 2025. For program year 2025, the application period will be Jan. 1, 2025, through Jan. 31, 2026.

Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and expenses related to obtaining or renewing a food safety. FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its certification, as well as a portion of related expenses.

Eligible FSCSC applicants must be a specialty crop operation; meet the definition of a small or medium-size business and have paid eligible expenses related to certification.

- A small business has an average annual monetary value of specialty crops sold by the applicant during the three-year period preceding the program year of no more than \$500,000.

- A medium size business has an average annual monetary value of specialty crops the applicant sold during the three-year period preceding the program year of at least \$500,001 but no more than \$1,000,000.

Specialty crop operations can receive the following cost assistance:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.
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FSCSC payments are calculated separately for each eligible cost category. Details about payment rates and limitations are available at farmers.gov/food-safety.

Applying for Assistance

Interested applicants have until Jan. 31, 2025, to apply for assistance for 2024 eligible expenses. FSA will issue payments as applications are processed and approved. For program year 2025, the application period will be January 1, 2025, through January 31, 2026. FSA will issue 50% of the calculated payment for program year 2025 following application approval, with the remaining amount to be paid after the application deadline. If calculated payments exceed the amount of available funding, payments will be prorated.

Specialty crop producers can apply by completing the [FSA-888-1, Food Safety Certification for Specialty Crops Program \(FSCSC\) for Program Years 2024 and 2025](#) application. The application, along with the [AD-2047, Customer Data Worksheet](#) and [SF-3881, ACH Vendor/Miscellaneous Payment Enrollment Form](#), if not already on file with FSA, can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. Alternatively, producers with an eAuthentication account can apply for FSCSC [online](#). Producers interested in creating an eAuthentication account should visit farmers.gov/sign-in.

Specialty crop producers can also call 877-508-8364 to speak directly with a FSA employee ready to assist. Visit farmers.gov/food-safety for additional program details, eligibility information and forms needed to apply.

Beginners Guide to Crop Insurance



Don't know much about Federal crop insurance, but you want to learn more?

Crop insurance is a risk management strategy that farmers use to protect their livelihoods. By purchasing a policy through a crop insurance agent, farmers are financially protected if there are losses due to a covered cause of loss. It's not so different from car or homeowners insurance.

Start your journey out right by reading RMA's [Beginners Guide to Crop Insurance](#).

Five Facts About the United States Drought Monitor

This is likely no surprise to you, but drought persists across the western U.S. and is intensifying in some areas. No geographic area is immune to the potential of drought at any given time. The [U.S. Drought Monitor](#) provides a weekly drought assessment, and it plays an important role in USDA programs that help farmers and ranchers recover from drought.

Fact #1 - Numerous agencies use the Drought Monitor to inform drought-related decisions.

The map identifies areas of drought and labels them by intensity on a weekly basis. It categorizes the entire country as being in one of six levels of drought. The first two, None and Abnormally Dry (D0), are not considered to be drought. The next four describe increasing levels of drought: Moderate (D1), Severe (D2), Extreme (D3) and Exceptional (D4).

While many entities consult the Drought Monitor for drought information, drought declarations are made by federal, [state](#) and local agencies that may or may not use the Drought Monitor to inform their decisions. Some of the ways USDA uses it to determine a producer's eligibility for certain [drought assistance programs](#), like the [Livestock Forage Disaster Program](#) and [Emergency Haying or Grazing on Conservation Reserve Program acres](#) and to "fast-track" [Secretarial drought disaster designations](#).

Fact #2 - U.S. Drought Monitor is made with more than precipitation data.

When you think about drought, you probably think about water, or the lack of it. Precipitation plays a major role in the creation of the Drought Monitor, but the map's author considers [numerous indicators](#), including [drought impacts](#) and local insight from over 450 expert observers around the country. Authors use several dozen indicators to assess drought, including precipitation, streamflow, reservoir levels, temperature and evaporative demand, soil moisture and vegetation health. Because the drought monitor depicts both short and long-term drought conditions, the authors must look at data for multiple timeframes. The final map produced each week represents a summary of the story being told by all the pieces of data. To help tell that story, authors don't just look at data. They converse over the course of the map-making week with experts across the country and draw information about drought impacts from media reports and private citizens.

Fact #3 - A real person, using real data, updates the map.

Each week's map author, not a computer, processes and analyzes data to update the drought monitor. The [map authors](#) are trained climatologists or meteorologists from the National Drought Mitigation Center at the University of Nebraska-Lincoln (the academic partner and website host of the Drought Monitor), the National Oceanic and Atmospheric Administration and USDA. The author's job is to do what a computer can't – use their expertise to reconcile the sometimes-conflicting stories told by each stream of data into a single assessment.

Fact #4 - The Drought Monitor provides a current snapshot, not a forecast.

The Drought Monitor is a “snapshot” of conditions observed during the most recent week and builds off the previous week's map. The map is released on Thursdays and depicts conditions based on data for the week that ended the preceding Tuesday. Rain that falls on the Wednesday just before the USDM's release won't be reflected until the next map is published. This provides a consistent, week-to-week product and gives the author a window to assess the data and come up with a final map.

Fact #5 – Your input can be part of the drought-monitoring process.

State climatologists and other trained observers in the drought monitoring network relay on-the-ground information from numerous sources to the US Drought monitor author each week. That can include information that you contribute.

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Contact Your Local Service Center

[USDA Service Center Locator](#)