

Minnesota FSA Updates - August 16, 2023

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State Executive Director Comments

We were glad to see some recent rains come through the state but know that things are still dry out there. Minnesota FSA continues to track and designate counties for drought disaster designations. As of today, 42 of Minnesota's 80 counties under disaster designations have triggered because of drought. With primary nesting season over and some counties triggering for <u>Livestock Forage Disaster Program</u> eligibility, we encourage you to be in close communication with your local FSA office about options for emergency having and grazing. There are



different requirements for different conservation practices, and our local teams can help you determine if something will work for your operation. A reminder that county disaster declarations open eligibility for FSA Emergency Loans.

We are excited to <u>announce</u> that our Minneapolis-St. Paul Urban Agriculture FSA Office is now open! This office will be responsible for outreach and education of FSA programs, administration of FSA programs, and a point of contact and support for urban producers in the Minneapolis and St. Paul area. To celebrate, we are holding a launch event on Saturday, August 26, 2023, at the <u>Lowertown St. Paul Farmers' Market</u>. Please consider joining us that morning to meet our new Urban Agriculture County Executive Director Kajsa Beatty, hear from esteemed speakers, and connect with urban ag producers and supporters alike.

The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on October 31. Details about the program, including an application and e-filing portal, are available at 22007apply.gov. Borrowers will have the option to apply for assistance online via 22007apply.gov or through a paper-based form. The filing application is free and does not require a lawyer.

The University of Minnesota Extension is offering a workshop series called "The Beginning Farmer Institute" funded in part by a USDA NIFA grant and geared toward young or beginning farmers who are either joining an existing farm operation or starting one of their own. The program will utilize an interactive and fun approach to teach farm management topics, and participants will meet four times over the course of two months this winter. Those interested in participating can register here.

It has been fantastic to get to visit with a lot of you all at various field days, events, and farm visits throughout the summer. We are fortunate to have such an engaged agricultural community in our state. Your input on how FSA programs are delivered helps us to serve you better, and I'm grateful for every farmer who takes the time to discuss their operation and our programs.

Respectfully,

Whitney Place, State Executive Director

Emergency Haying, Grazing of Conservation Reserve Program Acres Available to Help Livestock Producers Weather Drought

Agricultural producers impacted by drought can now request haying and grazing on Conservation Reserve Program (CRP) acres in certain Minnesota counties, while still receiving their full rental payment for the land.

Outside of the <u>primary nesting season</u>, emergency haying and grazing of CRP acres may be authorized to provide relief to livestock producers in areas affected by a severe drought or similar natural disaster. The primary nesting season for Minnesota ended August 1, 2023. Counties are approved for emergency haying and grazing due to drought conditions on a

county-by-county basis when a county is designated as level "D2 Drought - Severe" according to the U.S. Drought Monitor. FSA provides a weekly, online update of eligible counties.

Producers can use the CRP acreage under the emergency grazing provisions for their livestock or may grant another livestock producer use of the CRP acreage.

Producers interested in emergency haying or grazing of CRP acres must notify their FSA county office before starting any activities. This includes producers accessing CRP acres held by someone else. To maintain contract compliance, producers must have their conservation plan modified by USDA's Natural Resources Conservation Service.

Emergency CRP Haying and Grazing Option

CRP emergency haying and grazing is available in eligible counties as long as stand condition can support grazing and a modified conservation plan is in place. In eligible counties, hay may be cut once each program year (Oct. 1-Sept. 30). According to an approved conservation plan, haying must conclude prior to Aug. 31 to allow time for regrowth prior to winter conditions.

CRP emergency grazing is available in eligible counties as long as it does not exceed 90 days each program year (Oct. 1-Sept. 30) and must stop when the minimum grazing height is reached, as established within the modified CRP conservation plan or when the county is no longer eligible for emergency haying and grazing.

Non-Emergency CRP Haying and Grazing Option

For producers not in an eligible county, there are options available under non-emergency having and grazing provisions outside of the primary nesting season, including:

- Haying of all CRP practices, except for CP12 Wildlife Food Plots and several tree
 practices, not more than once every three years for a 25% payment reduction. For
 non-emergency haying requests, 25% of the requested acreage must be left unhayed.
- Grazing of CRP acres not more than every other year for a 25% payment reduction.

Livestock Forage Disaster Program Provisions If the <u>Livestock Forage Disaster Program (LFP)</u> triggers in a county for 2023 grazing losses due to drought, the provisions for CRP emergency haying and grazing change. There may be restrictions on grazing carrying capacity and which CRP practices can be hayed.

Additional Drought Assistance

Other drought assistance programs are available for livestock producers. Producers who experience livestock deaths and feed losses due to natural disasters may be eligible for the Emergency Assistance for Livestock, Honeybees, And Farm-Raised Fish Program. This program also provides eligible producers with compensation for feed losses as well as water hauling expenses and above normal expenses for hauling feed to livestock and hauling livestock to forage or other grazing acres.

Additional disaster assistance information can be found on <u>farmers.gov</u>, including the farmers.gov <u>Drought Webpage</u>, <u>Disaster Assistance Discovery Tool</u>, <u>Disaster-at-a-Glance fact</u> sheet, and Loan Assistance Tool.

For assistance with a crop insurance claim, producers and landowners should contact their <u>crop insurance agent</u>. For FSA and NRCS programs, they should contact their local USDA Service Center.

USDA Offers Disaster Assistance for Producers Facing Inclement Weather



Severe weather events create significant challenges and often result in catastrophic loss for agricultural producers. Despite every attempt to mitigate risk, your operation may suffer losses. USDA offers several programs to help with recovery.

Risk Management

For producers who have risk protection through <u>Federal Crop Insurance</u> or the <u>Noninsured Crop Disaster Assistance Program</u> (NAP), we want to remind you to report crop damage to your crop insurance agent or the local Farm Service Agency (FSA) office.

If you have crop insurance, contact your agency within 72 hours of discovering damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

Disaster Assistance

USDA also offers disaster assistance programs, which is especially important to livestock, fruit and vegetable, specialty and perennial crop producers who have fewer <u>risk management</u> <u>options</u>.

First, the <u>Livestock Indemnity Program</u> (LIP) and <u>Emergency Assistance for Livestock</u>, Honeybee and Farm-raised Fish Program (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. And, the <u>Livestock Forage Disaster Program</u> (LFP) provides assistance to producers of grazed forage crop acres that have suffered crop loss due to a qualifying drought. Livestock producers suffering the impacts of drought can also request <u>Emergency Haying and Grazing</u> on Conservation Reserve Program (CRP) acres.

Next, the <u>Tree Assistance Program</u> (TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which cover the crop but not the plants or trees in all cases.

For LIP and ELAP, you will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For TAP, you will need to file a program application within 90 days.

Documentation

It's critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss.

Other common documentation options include:

- Purchase records
- Production records
- Vaccination records
- Bank or other loan documents
- Third-party certification

Other Programs

The <u>Emergency Conservation Program</u> and <u>Emergency Forest Restoration Program</u> can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.

Additionally, FSA offers a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs. You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs.

Meanwhile, USDA's Natural Resources Conservation Service (NRCS) provides financial resources through its <u>Environmental Quality Incentives Program</u> to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.

Additional Resources

Additional details – including payment calculations – can be found on our <u>NAP</u>, <u>ELAP, LIP</u>, and <u>TAP</u> fact sheets. On farmers.gov, the <u>Disaster Assistance Discovery Tool</u>, <u>Disaster-at-a-Glance fact sheet</u>, and <u>Farm Loan Discovery Tool</u> can help you determine program or loan options.

While we never want to have to implement disaster programs, we are here to help. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center. All <u>USDA Service Centers</u> are open for business, including those that restrict inperson visits or require appointments because of the pandemic.

Report Banking Changes to FSA

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

USDA Updates Farm Loan Programs to Increase Equity



The U.S. Department of Agriculture (USDA) is updating its farm loan programs to better support current borrowers, including historically underserved producers. These improvements are part of USDA's commitment to increase equity in all programs, including farm loans that provide important access to capital for covering operating expenses and purchasing land and equipment.

The 2018 Farm Bill authorized FSA to provide equitable relief to certain direct loan borrowers, who are non-compliant with program requirements due to good faith reliance on a material action of, advice of, or non-action from an FSA official. Previously, borrowers may have been required to immediately repay the loan or convert it to a non-program loan with higher interest rates, less favorable terms, and limited loan servicing.

Now, FSA has additional flexibilities to assist borrowers in such situations. If the agency provided incorrect guidance to an existing direct loan borrower, the agency may provide equitable relief to that borrower. FSA may assist the borrower by allowing the borrower to keep their loans at current rates or other terms received in association with the loan which was determined to be noncompliant or the borrower may receive other equitable relief for the loan as the Agency determines to be appropriate.

USDA encourages producers to reach out to their local loan officials to ensure they fully understand the wide range of loan and servicing options available that can assist them in starting, expanding or maintaining their operation.

Additional Updates

Equitable relief is one of several changes authorized by the 2018 Farm Bill that USDA has made to the direct and guaranteed loan programs. Other changes that were previously implemented include:

- Modifying the existing three-year farming experience requirement for Direct Farm Ownership loans to include additional items as acceptable experience.
- Allowing socially disadvantaged and beginning farmer applicants to receive a guarantee equal to 95%, rather than the otherwise applicable 90% guarantee.
- Expanding the definition of and providing additional benefits to veteran farmers.
- Allowing borrowers who received restructuring with a write down to maintain eligibility for an Emergency loan.
- Expanding the scope of eligible issues and persons covered under the agricultural Certified Mediation Program.

Additional information on these changes is available in the March 8, 2022 <u>rule on the Federal Register.</u>

More Background

FSA has taken other recent steps to increase equity in its programs. Last summer, USDA announced it was providing \$67 million in competitive loans through its new Heirs' Property Relending Program to help agricultural producers and landowners resolve heirs' land ownership and succession issues. FSA also invested \$4.7 million to establish partnerships with organizations to provide outreach and technical assistance to historically underserved farmers and ranchers, which contributed to a fourfold increase in participation by historically underserved producers in the Coronavirus Food Assistance Program 2 (CFAP 2), a key pandemic assistance program, since April 2021.

Additionally, in January 2021, Secretary Vilsack announced a <u>temporary suspension of past-due debt collection and foreclosures</u> for distressed direct loan borrowers due to the economic hardship imposed by the COVID-19 pandemic.

Producers can explore available loan options using the <u>Farm Loan Discovery Tool on farmers.gov</u> (<u>also available in Spanish</u>) or by contacting their local <u>USDA Service Center</u>. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors. Producers can <u>contact their local Service Center</u> to set up an in-person or phone appointment to discuss loan options.

Report Noninsured Crop Disaster Assistance Program (NAP) Losses

NAP provides financial assistance to you for crops that aren't eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including excessive wind and qualifying drought (includes native grass for grazing).

To receive payment, you had to purchase NAP coverage for 202# crops and file a notice of loss the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.

For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

For more information on NAP, contact your local County USDA Service Center or visit fsa.usda.gov/nap.

Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry



peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your local County USDA Service Center or visit fsa.usda.gov/pricesupport.

Obtaining Payments Due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned a FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- · surviving father and mother
- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

USDA to Begin Issuing Cost-Share Payments for the Emergency Grain Storage Facility Assistance Program



Additional Grain Storage Funding Assistance Being Explored

The U.S. Department of Agriculture's Farm Service Agency (FSA) is beginning to issue cost-share assistance payments through the Emergency Grain Storage Facility Assistance Program (EGSFP) for approved and funded applications that have met the requirements for partial or final payment. FSA first announced \$20 million for this program in March to help producers affected by eligible disaster events from Dec. 1, 2021, through Aug. 1, 2022, that damaged or destroyed large commercial grain elevators in eight Midwest states. Due to the high volume of program applications received, FSA has amended the original Notice of Funds Availability (NOFA) to increase the initial funding amount for EGSFP to \$80 million in cost-share assistance.

The unprecedented outbreak of tornadoes and derechos impacted numerous counties in Kentucky, Illinois, Iowa, Minnesota, Missouri, North Dakota, South Dakota and Tennessee. Significant damage or destruction to local, commercial elevators left many grain producers with limited storage capacity for harvested commodities and with no or limited marketing options. This support is being made available under the Commodity Credit Corporation, which allows USDA to act quickly to help agricultural producers navigate significant and unpredictable challenges.

Even with the \$80 million in support for EGSFP– quadruple the original funding allocation – this program will not be able to meet the needs of many producers who are still experiencing storage deficits due to these disaster events. For this reason, FSA has secured an additional \$40 million in reallocated CCC funds to provide much-needed help to producers and is exploring options outside of EGSFP to do so. Details will be announced in the coming weeks.

To be eligible for EGSFP, producers must have both:

- Eligible grain production.
- Demonstrated a need for additional on-farm grain storage in an affected county impacted by an eligible disaster.

Approved EGSFP applicants who meet the requirements for payment will receive cost-share assistance for the construction of new or renovated grain storage capacity and equipment required to meet drying and handling needs to support the orderly marketing of commodities in counties affected by these disaster events. FSA will not be able to approve and fund all eligible applications that have already been received by FSA even with the increase in initial_funding. Therefore, the original application deadline has been modified to Aug. 7, 2023. For additional information on eligibility and payments, please refer to the initial NOFA for EGSFP that was published in the Federal Register on March 16, 2023.

EGSFP Payment Calculation

For applications that have been approved and funded, FSA is using the producer's self-certified cost of additional on-farm grain storage capacity or drying and handling equipment multiplied by the producer's share of grain to determine the program payment amount.

This amount is multiplied by the cost share rate of 75% or 90%. An eligible producer who certifies that they are socially disadvantaged, limited resource, beginning and veteran farmer or rancher by filing form *CCC-860 Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* with FSA will receive the higher 90% cost share rate.

Assistance for Producers Not Funded Through EGSFP

Producers in the geographic impact area who applied for EGSFP and do not receive funding through EGSFP will be contacted by FSA.

In the meantime, for producers who may be interested, FSA's <u>Farm Storage Facility Loan Program (FSFL)</u> can provide low-interest financing for eligible producers who may not qualify for EGSFP but need on-farm storage capacity. FSA is also currently reviewing FSFL policies to determine whether certain flexibilities can be made, or waivers granted, to further reduce FSFL financial obligations for producers in need of immediate grain storage.

FSA will announce planned additional assistance in the coming weeks. To learn more about FSA programs, producers can contact their local USDA Service Center.

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) <u>Direct Farm Ownership loans</u> can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a <u>Direct Farm Ownership Microloan</u> option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about farm loans, contact your local County USDA Service Center or visit <u>fsa.usda.gov</u>.

USDA Invests \$7.4 Million in 25 Urban Agriculture and Innovative Production Efforts



USDA is investing \$7.4 million in 25 selected grants that support urban agriculture and innovative production. Selected grant recipients, including community gardens and nonprofit farms, will increase food production and access in economically distressed communities, provide job training and education, and allow partners to develop business plans and zoning proposals. These grants build on \$40 million in projects funded since 2020 and are part of USDA's broad support for urban agriculture through its

Office of Urban Agriculture and Innovative Production (OUAIP). Funding limits only allowed USDA to select the top scoring 10% of the applications reviewed. This year, USDA received more than 300 applications, which is twice last year's applications. <u>USDA Invests \$7.4 Million in 25 Urban Agriculture and Innovative Production Efforts</u>

USDA Accepts Nearly 2.7 Million Acres in Grassland CRP Signup, Bringing the Program Closer to Acreage Cap

This year's Grassland CRP signup demonstrates the success and value of working lands conservation programs.

The U.S. Department of Agriculture (USDA) is accepting offers for nearly 2.7 million acres from agricultural producers and private landowners through this year's Conservation Reserve Program (CRP) Grassland signup. This program allows producers and landowners to continue grazing and haying practices while protecting grasslands and further CRP conservation efforts. Grassland CRP is part of the Biden-Harris administration's broader effort to address climate change and conserve natural resources.

Additionally, USDA has accepted more than 1 million acres through the General CRP signup, and more than 465,800 acres have been submitted through the Continuous CRP signup so far this year.

Top states include:

- Colorado, 430,899 acres;
- Nebraska, 417,865 acres; and
- South Dakota, 325,443 acres.

Grassland CRP leverages working lands practices to improve biodiversity and conserve environmentally sensitive land. To target conservation in key geographies, USDA prioritizes land within two National Priority Zones: the Greater Yellowstone Ecosystem, and the Dust Bowl area. FSA accepted more than 911,000 acres in these two zones. Land enrolled in these zones will contribute to broader USDA conservation efforts through Working Lands for Wildlife by conserving working grasslands and other lands that underpin iconic big game migrations.

Grasslands enrolled in CRP 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.

Broadening Reach of Program

As part of the Agency's Justice40 efforts, producers and landowners who are historically underserved, including beginning farmers, limited-resource producers, and military veterans, received 20 additional ranking points to enhance their offers. From more than 6,400 underserved producers, USDA accepted offers of more than 1.8 million acres, about 74% of those who submitted applications.

Additionally, USDA is working to broaden the scope and reach of Grassland CRP by leveraging the <u>Conservation Reserve Enhancement Program</u> (CREP) to engage underserved

communities. CREP is a partnership program that enables states, Tribal governments, and non-profit entities to partner with FSA to implement CRP practices and address high priority conservation and environmental objectives. Interested entities are encouraged to contact FSA.

More Information

Producers can still make an offer to participate in CRP through the <u>Continuous CRP signup</u>, which is ongoing, by contacting FSA at their local <u>USDA Service Center</u>.

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.



Minnesota USDA Farm Service Agency

375 Jackson Street, Suite 400 Saint Paul, MN 55101

> Phone: 651-602-7700 Fax: 855-719-9917

Minnesota Farm Service Agency State Executive Director: Whitney Place To find contact information for your local USDA Farm Service Agency Office go to: www.fsa.usda.gov/mn

Division Leaders: Cassie Buck

Lee Crawford
Calvin Gellatly
Angela Hanson
Daniel Mahoney
Glenn Schafer

Minnesota State Committee:

Eunice Biel, Committee Chairperson Hannah Bernhardt, Committee Member Kurt Blomgren, Committee Member Lisa Brunner, Committee Member Tim Velde, Committee Member

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