## FSA & NRCS PRIMER FOR URBAN AGRICULTURE



2024 Photo credit: RJ Anderson

## Agenda

- Introductions
- Background
- Intro to FSA
- Intro to NRCS
- NRCS Initiatives
- FSA Initiatives
- Closing & Additional Resources
- Q&A





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## Introductions

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#### Farm Service Agency (FSA)

**Mirem Villamil** FSA Urban CED New York City

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Assistant State Conservationist for Partnerships, NRCS alana.covington@usda.gov

#### **Chris Deets**

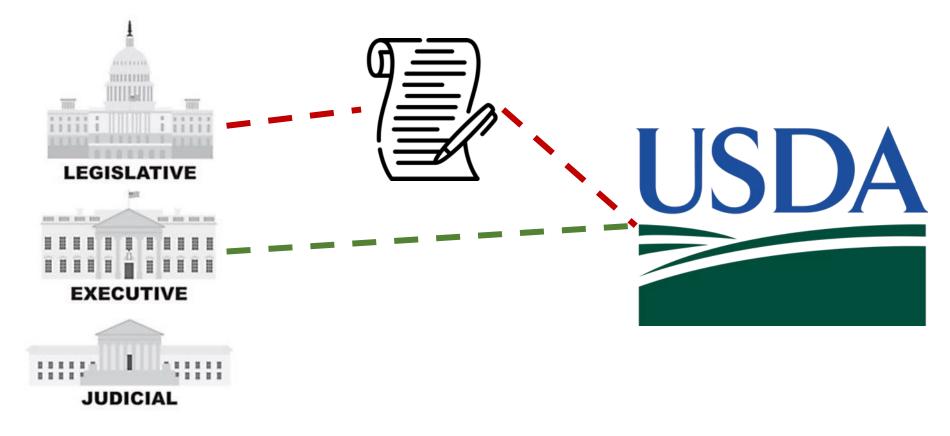
Outreach Coordinator, NRCS Christopher.deets@usda.gov

#### **Emily Fusco**

Conservation Program Specialist, NRCS emily.fusco2@usda.gov

# BACKGROUND

## The United States Department of Agriculture is Authorized by Congress



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## **USDA History with Urban Agriculture**

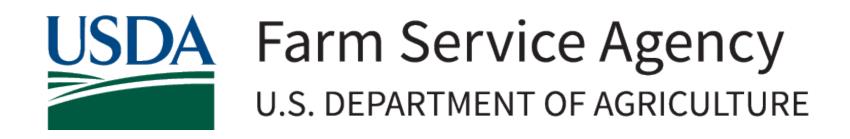


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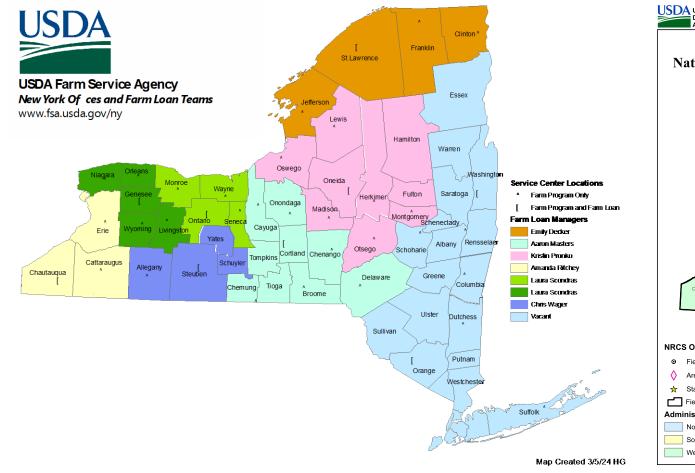
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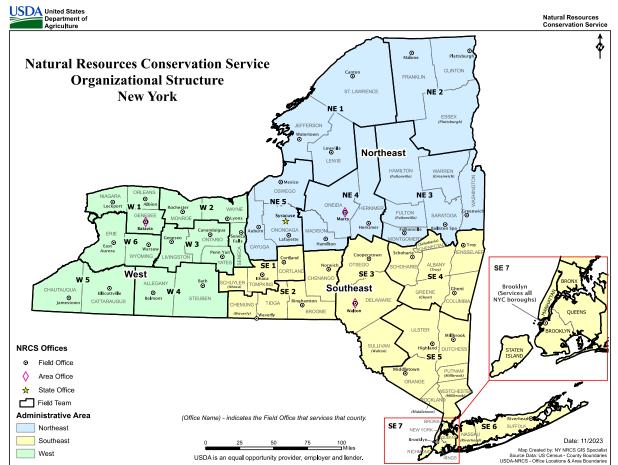


### **USDA** Natural Resources Conservation Service **U.S. DEPARTMENT OF AGRICULTURE**



USDA Organization Chart		Secretary Deputy Secretary	Assistant Secretary for	Int Secretary for Assistant	Secretary
<b>J</b>			Civil Rights Congre	ssional Relations for Adm	inistration
Inspector General Office General Counsel Office Office	nancial Chief Executive	Office of Budget and Program Analysis	Office of Partner	ice of Office of ships and Hearings and ngagement Appeals	Office of the Chief Information Officer
			<ul><li>Higher</li><li>Strateg</li><li>2501 G</li></ul>	ic Initiatives	
Under Secretary for Under Secretary for Farm Production Food, Nutrit and Conservation Consumer S	ion and for Ecod Safety	Under Secretary Under Secret for Marketing and Natural Reso Regulatory Programs and Enviror	ources Bural Development	Under Secretary for Research, Education and Economics	Under Secretary for Trade and Foreign Agricultural Affairs
<ul> <li>FPAC Business Center</li> <li>Farm Service Agency</li> <li>Risk Management Agency</li> <li>Natural Resources Conservation Service</li> </ul>	Inspection Service S • A Ir	Agricultural Marketing Service Animal and Plant Health nspection Service	<ul> <li>Rural Housing Service</li> <li>Rural Utility Service</li> <li>Rural Business Cooperative Service</li> </ul>	Scientist <ul> <li>Agricultural Research</li> </ul>	<ul> <li>Foreign Agricultural Service</li> <li>U.S. Codex Office</li> </ul>







#### For Extension, Growers, and County Committees



# USDA Farm Service Agency U.S. DEPARTMENT OF AGRICULTURE

## **Intro to the Farm Service Agency**





**USDA** Farm Service Agency **U.S. DEPARTMENT OF AGRICULTURE** 

"To ensure a healthy and abundant supply of food and fiber while conserving our land, water, and wildlife, and deliver services efficiently in order to protect the economic security of American farmers"

**"FSA stands committed to advancing** equity, diversity and inclusion in all programs, loans, and services."

## Intro to the Farm Service Agency

- "Gateway" to the USDA
- Farm records
- Farm programs
- Farm loans
- County committees

\*New\* Urban service center and urban county committee (UCOC) pilot



## USDA Natural Resources Conservation Service U.S. DEPARTMENT OF AGRICULTURE

### Intro to the Natural Resources Conservation Service



"To deliver conservation solutions so agricultural producers can protect natural resources and feed a growing world"



### Intro to the Natural Resources **Conservation Service**

\*New\* urban agriculture working groups and the Office of Urban Agriculture and Innovative Production (OUAIP)



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**USDA** Natural Resources Conservation Service **U.S. DEPARTMENT OF AGRICULTURE** 

#### **Priorities**

- Equitable administration of conservation programs
- Climate smart ag programs
- <u>Urban agriculture</u>
- Diverse workforce
- Leveraging partnerships



# NRCS INITIATIVES

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## **NRCS Initiatives: Background**



- Technical and financial assistance to support voluntary conservation efforts
- In 2023, USDA invested:
  - \$2.8 billion in
  - **45,000** conservation contracts



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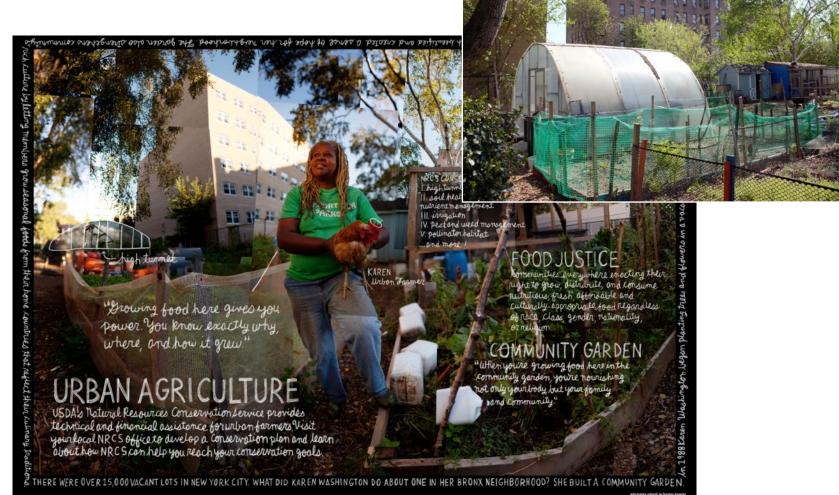
EQIP	What it is	<ul> <li>Cost-sharing incentives for growers to invest in projects that promote environmental quality</li> <li>Emphasis on water quality</li> </ul>
	Costs	• Varies by practice, funding available for cost share
The Environmental Quality Incentives Program	Deadlines	Rolling applications processed on state "batching dates"
C	Paperwork	<ul> <li>1026, FTE, AGI, 902 Farm Operating Plan, and CPA 1200</li> <li>FSA and NRCS agents can support</li> </ul>
	Payout	<ul> <li>1 - 10-year terms, pay-as-you-go, capped</li> <li>No term limits</li> <li>Up to 75% of cost of practice</li> <li>Up to 90% + 50% upfront for "socially disadvantaged, limited-resource, beginning, and veteran" growers</li> </ul>
	Eligibility	<ul><li>Applicant eligibility with FSA</li><li>Land eligibility: HEL and WC compliance</li></ul>





The Environmental Quality Incentives Program

- High tunnels
- Irrigation water management
- Cover cropping
- Integrated pest management
- Mulching
- Etc.





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CSP	What it is	<ul> <li>Cost-sharing incentives for conservation above and beyond EQIP</li> <li>Emphasis on soil quality</li> </ul>
The Conservation Stewardship Program	Costs	• Depends on the practice cost or associated loss
	Deadlines	<ul><li>Rolling applications</li><li>Batching deadlines: April 19, 2024</li></ul>
	Paperwork	• FPDR, CPA 1200
	Payout	<ul> <li>5-year program, annual payments</li> <li>\$4,000 annual minimum (\$20,000 per contract)</li> <li>No term limits if enhancing conservation</li> </ul>
	Eligibility	<ul> <li>Applicant eligibility with FSA</li> <li>Land eligibility: HEL and WC compliance, meeting "stewardship threshold"</li> </ul>

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The Conservation Stewardship Program

- Wildlife habitat
- Cover cropping
- Crop rotation
- Pollinator habitat
- Integrated pest management
- Reduced till
- Etc.







**USDA** Natural Resources Conservation Service 25 U.S. DEPARTMENT OF AGRICULTURE

CIG	What it is	• Payments for the creation and testing of new tools to further natural resources conservation
Conservation Innovation Grants	Costs	• Requires match funding, can be in-kind
	Deadlines	• May 10, 2024 (NY)
	Paperwork	<ul><li>Grants.gov application</li><li>Need a UEI on sam.gov</li></ul>
	Payout	• \$10,000 - \$500,000 (varies annually)
	Eligibility	<ul> <li>All projects must involve EQIP-eligible producers; historically underserved producers can qualify for lesser match</li> </ul>



#### Cornell Cooperative Extension Harvest New York



https://www.youtube.com/watch?v=Hr1K0qX-F7g



#### CIG

Conservation Innovation Grants

#### In this example:

- Increasing soil nitrogen
- Reducing nutrient demand of a tomato crop
- Reducing the cost of fertilizing
- While maintaining or improving tomato yields and quality

What it is	<ul> <li>Incentives for joint efforts to implement conservation practices through EQIP</li> </ul>
Costs	• None
Deadlines	• Batching deadlines; July 2, 2024
Paperwork	<ul> <li>Applications on grants.gov</li> </ul>
Payout	• Variable, \$600k - \$25 million in 2023
Eligibility	<ul><li>Collaborations, not individual growers</li><li>Applicants do not need a farm number</li></ul>

RCPP

The Regional Conservation Partnership Program





#### RCPP

The Regional Conservation Partnership Program

#### In this example:

- "Connecting Small and Urban Farms in the Baltimore and Washington D.C. Urban Corridor with Conservation Resources"
- \$1.2 million



#### Funding Available for Precision Nutrient Management, Manure Injection, and Soil Health Conservation Practices

Available to **EQIP-eligible** farmers in Allegany, Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery, and Washington counties, as well as all Eastern Shore counties of Kent, Queen Anne's, Caroline, Talbot, Dorchester, Wicomico, Somerset, and Worcester.



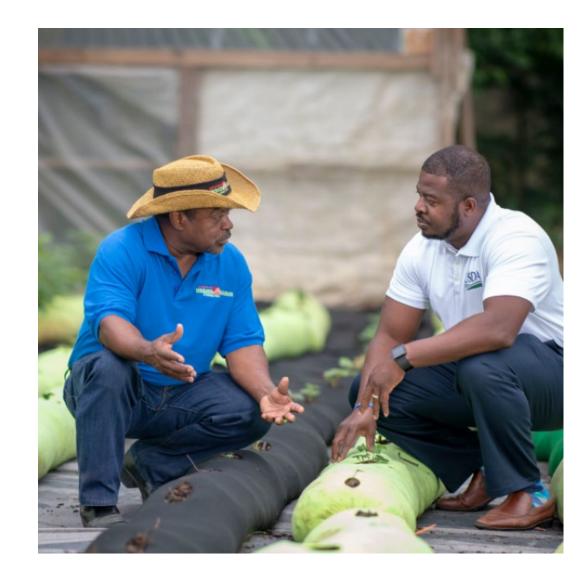
# The 2018 Farm Bill does not have standards for indoor, hydroponic, and rooftop growing...

## but NRCS is actively working to create standards and to bring programming to urban growers.



#### Working Groups

- The Local Working Group • (LWG) is made up of individuals representing local agricultural and natural resource issues and concerns
- Use community input to • identify resource needs and solutions
- Support NRCS with outreach •
- Recommendations impact • NRCS processes





#### OUAIP

The Office of Urban Agriculture and Innovative Production

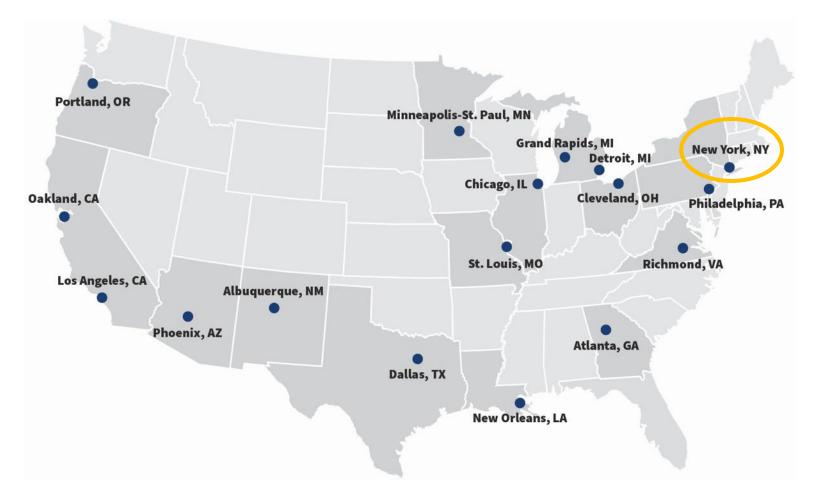
<ul> <li>Urban Agriculture and Innovative Production Grants (planning or implementation)</li> <li>Annual deadlines</li> </ul>
Composting and food waste reduction
<ul> <li>12 members, 1–3-year terms</li> <li>NY representation</li> <li>Quarterly meetings open to the public</li> </ul>
<ul> <li>Creating a network emphasizing sustainability and educational programs</li> </ul>
<ul> <li><u>www.farmers.gov/your-business/urban-</u> growers</li> </ul>



# **FSA INITIATIVES**

## **FSA Initiatives: Getting Started**

- The gateway to USDA support: your first stop!
- FSA staff co-locate with NRCS staff in service centers across NY





## **FSA Initiatives: Getting Started**

#### Establishing eligibility

- AGI requirements < \$900,000 annually for most programs
- No minimum acreage requirement
- Land ownership is not necessary
- No requirements for past experience or to be selling product – at least to establish records
- US citizenship is not required for farm records, but permanent residency may be for programs

#### FSA and urban agriculture

- The USDA definition of urban farm is intentionally broad to include community gardens, rooftops, school gardens, indoor operations, hydroponics, aquaponics, vertical growers, etc.
- Anyone who grows food, fiber, cut flowers, or seeds is considered a producer
- There aren't any FSA programs specifically for urban or small-acreage farms yet



## **FSA Initiatives: Getting Started**

#### Farm Serial Number (FSN)

- A record of the land
- FSA-generated map
- 5 10 days to process
- One time only

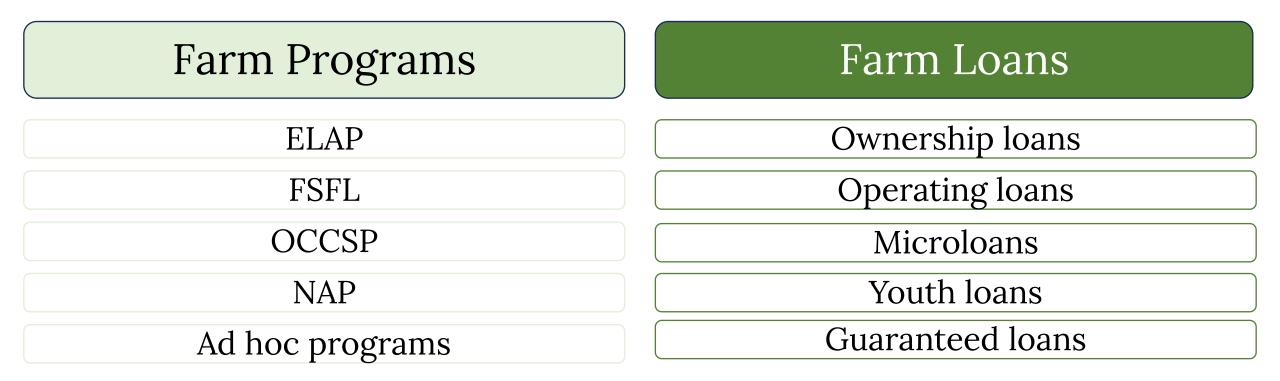
#### Crop Acreage Reporting

- Annual record keeping
- What you are growing, where, and when
- Supports record keeping for conservation compliance and program eligibility
- Annual deadlines, variable by crop
- \*Urban growers should discuss costs and benefits with their service center team\*

#### After your meeting, ask for your receipt of service and your aerial map!



### **FSA Initiatives**



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	What it is	• Provides emergency financial assistance to cover losses due to eligible adverse weather or loss conditions	
ELAP Costs		• None	
The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish	Deadlines	<ul> <li>Meet crop acreage reporting deadlines</li> <li>Applications due 30 days after end of calendar year in which the loss occurred</li> </ul>	
Program	Paperwork	<ul> <li>Notice of loss and application for payment</li> </ul>	
	Payout	<ul> <li>No limitations, but not meant to compete with market rates, just to cushion the blow of a disaster</li> <li>90% of the cost of losses for socially disadvantaged, limited resource, beginning, or veteran growers</li> </ul>	
	Eligibility	<ul><li>Weather events must be significant</li><li>Does not cover loss of electricity</li></ul>	

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#### ELAP

The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program









FSFL

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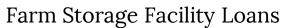
Farm Storage Facility Loans

Rates (March 2024): 4.250% with 3-year loan term 4.125% with 5-year loan term 4.125% with 7-year loan term 4.125% with 10-year loan term 4.250% with 12-year loan term

What it is •	Provides loans for storage infrastructure
Costs •	\$100 application fee
Deadlines •	Rolling
Paperwork •	CCC-0185
• Payout	Regular (up to \$500,000) or microloans (up to \$50,000) Terms equal the lifespan of the equipment 3 -12 years
• Eligibility	Be able to illustrate ability to repay, final eligibility determined by COC







FSFL

- Hauling trucks
- Refrigerated trucks
- Refrigeration/ freezer units
- Storage bins/ racks
- Cold storage
- Handling, washing, and packing equipment
- Dehydrators
- Hydraulic self-propelled forklifts
- Etc.



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Organic Certification Cost Share Program

What it is	Reimburses 75% of organic certification costs
Costs	None, but reimbursable
Deadlines	Annual, usually around October 31
Paperwork	<ul> <li>Apply through a participating state agency according to their deadlines or via FSA service centers</li> <li>1 page application</li> <li>W-9 tax form</li> <li>Proof of certification</li> <li>An itemized invoice of certification expenses</li> </ul>
Payout	<ul> <li>75% of organic certification costs up to \$750</li> <li>funds are limited and applications are paid on a first come, first-served basis</li> </ul>
Eligibility	Must achieve certification first



NAP	What it is	<ul> <li>USDA's safety-net option for agricultural products that are not covered by conventional crop insurance</li> <li>Partially compensates farmers for crop loss caused by adverse weather events</li> </ul>
Non-Insured Crop Assistance Program	Costs	<ul> <li>Basic coverage: the lesser of \$325 per crop or \$825 per producer, plus a premium</li> </ul>
115515041100110514111	Deadlines	Annual crop acreage reporting deadlines
	Paperwork	<ul><li>Annual crop acreage reporting</li><li>CCC-471 (or CCC-860 certification)</li></ul>
	Payout	<ul> <li>Up to \$125,000 per crop year for basic</li> <li>Up to \$300,000 per crop year for additional coverage</li> <li>Based on wholesale prices</li> </ul>
	Eligibility	<ul> <li>Beginning, limited resource, socially disadvantaged and veteran growers are eligible for a service fee waiver and a 50% premium reduction for premium coverage</li> </ul>

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### Ad Hoc Programs



Agricultural Marketing Service

#### **Transportation and Marketing Program**



#### USDA Farm and Food Worker Relief Grant Program

#### Discrimination Financial Assistance Program

Section 22007 of the Inflation Reduction Act (IRA) provides financial assistance for farmers, ranchers, and forest landowners who experienced discrimination by USDA in USDA's farm lending prior to 2021.



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### Farm Loans

Ownership loans

**Operating loans** 

Microloans

Youth loans

Guaranteed loans

#### "America's Lender of First Opportunity"

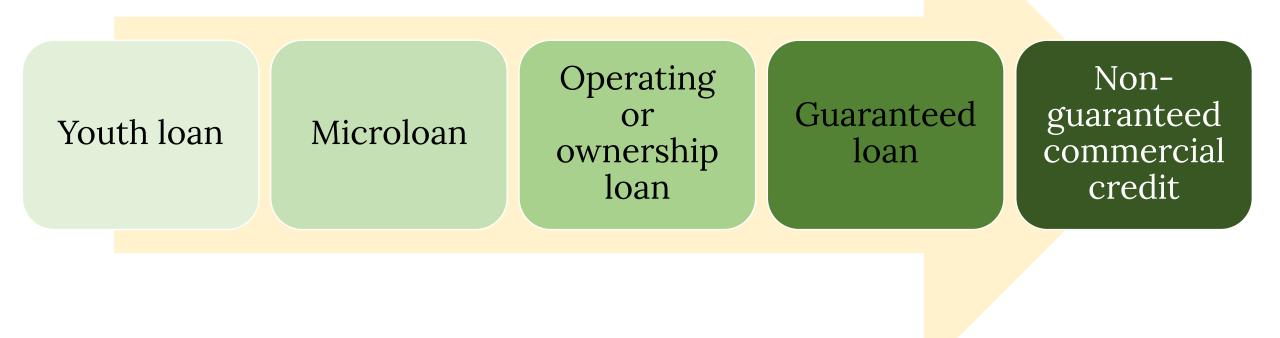
- Beginning farmers with limited financial resources
- Established farmers experiencing hardships
- Underserved farmers and rancher

#### A "progression" lender





### FSA as a "Progression" Lender



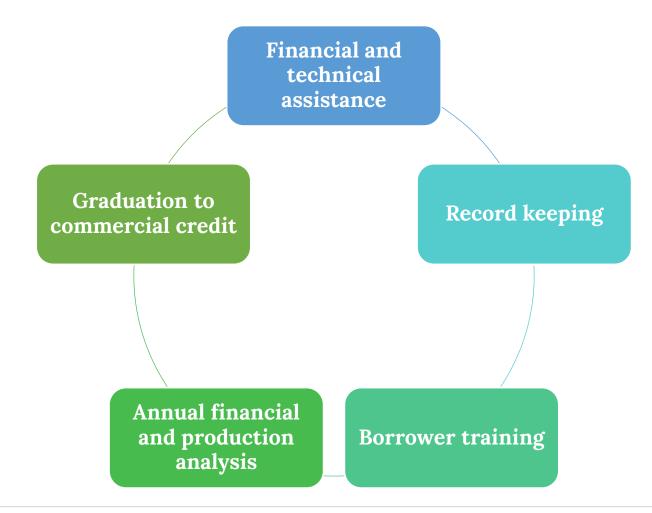
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### FSA Loan Support: "Supervised Credit"







# Farm Loan Eligibility

- **Operator of a "family farm"** (commercial urban growers are eligible)
- Managerial ability
- Entity composition
- Inability to secure credit elsewhere
- Credit history (not score)

- Legal capacity
- US citizen, non-citizen national, or qualified "alien"
- No delinquent federal debt
- No crop insurance violations
- No controlled substance violations in last 5 years





### Ownership Loans

What they are	Can be used to pay for land purchases, capital improvements, soil and water conservation, and loan closing and related expenses	
Terms	Repaid in up to 40 years	
Payout	Up to \$600,000	
Eligibility	Three years of previous, relevant experience Cannot be used to purchase land at auction – can take 6 months from application to close No down payment required	





Operating Loans



What they are	• Can be used to purchase equipment, livestock, to cover production expenses, or to refinance operating expenses
Terms	• Repaid in 1 – 7 years
Payout	• Up to \$400,000
Eligibility	<ul><li>One of previous, relevant experience</li><li>Can take 3 months from application to close</li></ul>

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### Microloans

### **Youth Loans**

What they are	<ul> <li>Small loans with a simpler application process and less paperwork</li> <li>Ownership and operating microloans</li> </ul>	• The smallest FSA loans, available to youth to finance income-producing, agriculture-related projects
Terms	<ul> <li>Micro-ownership loans repaid in 25 years</li> <li>Micro-operating loans repaid in 1-7 years</li> </ul>	• Repaid in 1 – 7 years
Payout	• Up to \$50,000	• Up to \$5,000
Eligibility	• A mentor can supplement the work experience requirement	• Requires a recommendation from a project advisor who will sponsor the loan applicant and supervise the project

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# Farm Loans: Things to Know

#### Are you ready to apply for a farm loan?

Start your journey with FSA and find out which farm loan is right for you.

TAKE FARM LOAN QUIZ

Or Apply Now

### https://lat.fpac.usda.gov/

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# Farm Loans: Things to Know

- Start keeping records now
- Loans are loans, with associated risk
- Communication with your local loan officer is key
- FSA is addressing its history of discrimination
  - o "Guardrail" approach
  - $\circ\,$  Right to appeal
- FSFL (Farm Storage Facility Loan) exception



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# **FSA Success Story**

#### **Groundwork Market Garden**

Mayda Pozantides & Anders Gunnersen

- 2-acre farm in Buffalo, NY
- FSA initiatives:
  - o Microloan
  - Covid Food Assistance Program
  - Organic Cost Share



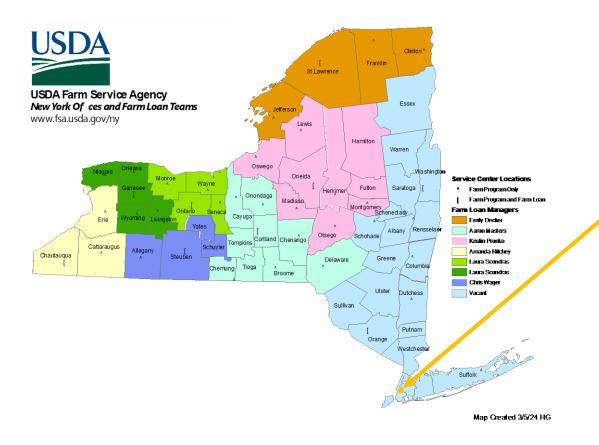




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### Urban Service Centers are Service Centers





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### **Urban County Committee Involvement**

The Farm Service Agency is unique among Federal agencies in that it depends on elected County Committees that represent their local community of farmers to supervise program administration

#### **UCOC Responsibilities**

- Outreach and partnership with local stakeholders
- Identify community needs to recommend potential USDA program adjustments
- Promote available USDA programs to growers
- Supervise FSA programs

- Elected
- Representative
- Expanded election parameters in NYC



# **FSA Programs for Non-Profits**

Most Farm Service Agency programs are designed for commercial producers. Schools, non-profits, churches, and municipal or local government organizations are not considered commercial.

Non-commercial and non-profit producers or entities are eligible for <u>some</u> FSA programs, including:

- Organic certification cost-share program
- Farm Storage Facilities Loans
- Acreage reporting (maintaining production history and maps)
- Ad hoc and special programs, such as microgrants, administered through cooperative partners

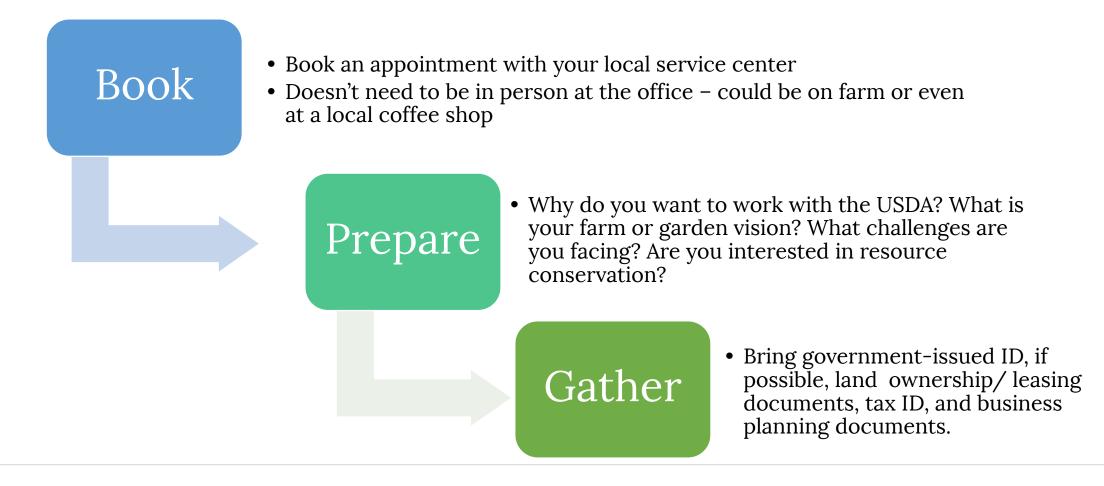




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# GETTING STARTED WITH THE USDA

### Meet Your Local FSA Staff



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### **Your First Visit**

### During

Enroll in the FSA database

Make an arial map

Receive your farm number (FSN)

Enroll in GovDelivery comms

Verify eligibility

Discuss farm plans and possible FSA/ NRCS programs

Request your receipt of service

After

Request your aerial map

Possible site visit if requested

### "Beginning, Socially Disadvantaged, Limited Resources, and Veteran Farmer or Rancher" Certification

Paperwork: CCC-860 **Benefits**:

- Specific funding pools for NRCS and farm programs
- Increased reimbursement rate for some losses
- Reduced or waived application fees, in some cases
- Some reduced paperwork (i.e., NAP)

Commercial entities may be eligible



### **Go Forth and Prosper**



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# **Q & A**

ADDITIONAL RESOURCES

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# **Timely Announcements**



- NRCS Conservation Stewardship Program (CSP): <u>https://www.nrcs.usda.gov/news/announcing-april-19th-application-date-for-conservation-stewardship-program</u>
  - April 19, 2024 deadline
- Cultivating Connections: Session 2 Advocating for Change: <u>https://us02web.zoom.us/meeting/register/tZMrfuCsrDgiEtaMJ2c3m900GaYGUgI3c5TS#/registration</u>
  - April 25, 2024

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- Farm School NYC "Cultivating Prosperity" series: <u>https://www.eventbrite.com/e/cultivating-prosperity-tickets-849958828737?aff=oddtdtcreator</u>
  - May 7, 2024
- Conservation Innovation Grant (CIG): <u>https://grants.gov/search-results-detail/352903</u>
  - May 10, 2024
- OUAIP Federal Advisory Committee meeting: <u>https://www.usda.gov/partnerships/federal-advisory-</u> <u>committee-urban-ag</u>
  - Summer 2024

### Join the NYC C.R.A.F.T. Community for More Events and Resources!

- Here's the link to the Google Group: <u>https://groups.google.com/d/msgid/craft---nyc/c36d11f3-6900-4dd0-a61e-</u> 7231829c496bn%40googlegroups.com?utm\_medium=email&utm\_source=foote <u>r</u>
- More information available on Cornell Cooperative Extension's Harvest New York Urban Agriculture website: <u>https://harvestny.cce.cornell.edu/urban-agriculture.php</u>

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### **General Resources**

- USDA Urban Agriculture Programs at a Glance (2016): https://www.farmers.gov/sites/default/files/2022-10/farmers.gov-urban-agprograms-guide-10-2022.pdf
- Cornell Technical and Financial Resources for Urban Farmers in New York State (2021): <u>https://vod.video.cornell.edu/media/Technical+and+Financial+Resources+for+Urban+Farmers+in+NYS+-+1+27+20/1\_wj11faln</u>
- USDA urban agriculture website: <u>https://www.usda.gov/topics/urban</u>
- Cornell Small Farms "Guide to Urban Farming in NY State": <u>https://smallfarms.cornell.edu/resources/guides/urban-guide-to-farming-in-ny/</u>
- Get Started! A Guide to USDA Resources for Historically Underserved Farmers and Ranchers (2022): <u>https://www.nrcs.usda.gov/resources/guides-and-instructions/get-started-a-guide-to-usda-resources-for-historically</u>

### Additional resources: NRCS initiatives

- High tunnel example: Karen Washington, Garden of Happiness (2019): https://nrcs.maps.arcgis.com/apps/Cascade/index.html?appid=70a334d6fa 9c48f9a04a2089b6942522
- EQIP overview: <u>https://www.nrcs.usda.gov/programs-initiatives/eqip-air-quality-initiative</u>
- CSP enhancements: <u>https://www.nrcs.usda.gov/enhancements-factsheets</u>
- **CIG overview**: <u>https://cig.sc.egov.usda.gov/?utm\_source=nrcs-</u> cig&utm\_medium=site&utm\_campaign=obv-redirect
- **RCPP overview:** <u>https://www.nrcs.usda.gov/programs-initiatives/rcpp-</u> regional-conservation-partnership-program

### Additional resources: FSA initiatives

- FSA urban ag service centers: <u>https://www.farmers.gov/your-business/urban-growers/urban-service-centers</u>
- **ELAP overview:** <u>https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index</u>
- **FSFL overview:** <u>https://www.fsa.usda.gov/programs-and-services/price-support/facility-loans/farm-storage/index</u>
- OCCSP overview: <u>https://www.fsa.usda.gov/programs-and-services/occsp/index</u>
- Farm loans homepage: <u>https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index</u>
- **Beginning farmer loans page:** <u>https://www.fsa.usda.gov/programs-and-</u> <u>services/farm-loan-programs/beginning-farmers-and-ranchers-loans/index</u>

# 2024 FSA February Friday Recordings

<u>https://www.fsa.usda.gov/state-offices/New-York/state-events/index</u>

- Urban / Small Farms and USDA
- Welcome to FSA
- FSA Farm Loans
- When Damaging Weather Strikes

### **Additional Contacts: CCE**



**Makela Elvy** Urban Garden Specialist

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**Kwesi Joseph** Urban Garden Specialist

Coverage area: Queens, Brooklyn, Staten Island koj7@cornell.edu



**Yolanda Gonzalez** Urban Agriculture Specialist

Topics: mushrooms, food safety, fruit yg88@cornell.edu



**Sam Anderson** Urban Agriculture Specialist

Topics: urban ag soils, pests and disease, IPM swa39@cornell.edu

### **Additional Contacts: CCE**



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**Mallory Hohl** Urban Garden Specialist

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**Mike Kincaid** Urban Agriculture Educator

Farm Manager, Rochester mgk72@cornell.edu

### **Additional Contacts: USDA**

USDA Service Center Locator

https://offices.sc.egov.usda.gov/locator/app

#### Natural Resources Conservation Service (NRCS) District Conservationists

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