

# Farm Service Agency (FSA)

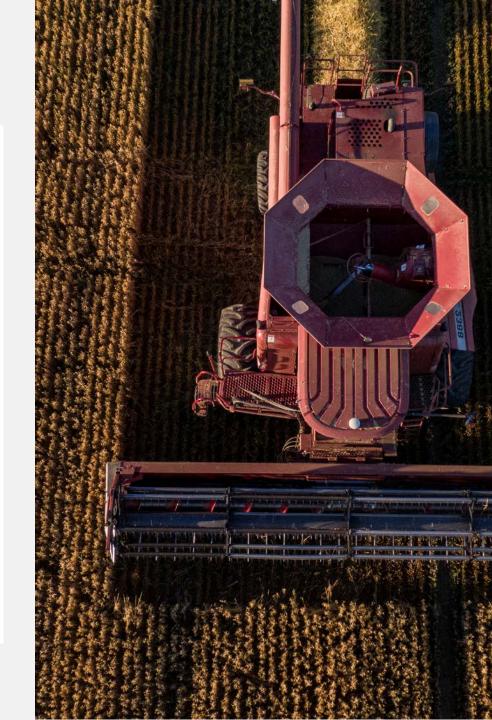
2020 Action Plan



### Who are we?

The USDA Farm Service Agency (FSA) delivers timely, effective programs and services to America's farmers and ranchers to support them in sustaining our Nation's vibrant agricultural economy, as well as to provide first-rate support for domestic and international food aid efforts. FSA provides America's farmers with a strong safety net through farm commodity, disaster and conservation programs. The agency provides credit to agricultural producers who are unable to receive private, commercial credit. FSA makes direct loans and loan guarantees for family farmers to purchase farmland; make capital improvements to a farm or ranch; restructure their debts (guaranteed loans only), including utilizing their real estate equities to refinance heavy short-term debts; and make adjustments in their operations to comply with local sanitation and pollution abatement requirements, modernize with advances in agricultural technology, or better utilize their land and labor resources to meet changing market requirements.

FSA, in partnership with Risk Management Agency (RMA) and Natural Resources and Conservation Service (NRCS), established farmers.gov in 2018 in support of the USDA mandate for providing an enhanced customer experience. Farmers.gov is designed to provide America's farmers, ranchers, private foresters and other agricultural producers with online self- service applications, educational materials, engagement opportunities and business tools to increase efficiency and productivity while preserving long-held traditional relationships between local USDA offices and producers.



# How do we deliver value to the public?

#### **Occasion**

Customers may need income support when the actual county crop revenue falls below the historical base acres for certain commodities, or when prices for those covered commodities fall below either the market year average price or the national average loan rate for the covered commodity.

A customer would like to expand their small blueberry operation by branching out into plant propagation for selling, expanding their on-farm beekeeping colonies, and establishing other mixed berries into their existing fields.

A customer would like to buy stock in a newly formed marketing cooperative that processes and sells specially raised beef to Japan.

#### **High-Impact Service**

FSA administers two programs to guarantee a specified income for covered crops. The Agriculture Risk Coverage (ARC) program is an income support program tied to historical production that provides payments when crop revenue unexpectedly declines. The Price Loss Coverage (PLC) program provides income support payments when prices for covered commodities are less than the reference price.

FSA offers direct loans to promote, build, and sustain family farms for a thriving agricultural economy. FSA's direct loan program is designed to help farmers start, purchase, or expand their farming operation.

FSA's guaranteed operating loans may be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and pay for other operating expenses.

#### Offering

Application forms are available online but customers must apply at an FSA county office or USDA Service Center in person or by mail. The customer is issued either a risk coverage or price loss payment when covered commodity prices fall below the predetermined rates.

Direct loan application forms are available online but farmers must apply for direct loan assistance in person at an FSA county office or USDA Service Center. FSA loan officers will meet with the applicant to assess all aspects of the proposed or existing farming or ranching operation to determine if the applicant meets the eligibility requirements set out in law. All borrowers who are approved to receive a direct loan from FSA are required to attend borrower training, which typically consists of a classroom type workshop on financial management.

Customers apply for guaranteed loans as they normally would with local commercial lenders that make agricultural loans in their community. The lender analyzes the farmer's business plan and financial condition. If the farm loan proposal looks realistic, is financially feasible, and there is sufficient collateral, but it cannot be approved because it does not meet the lending institution's loan underwriting standards, the lender may apply for an FSA loan guarantee.

# Where could we improve?

#### **Steps**

# **Customer Steps**

Name and describe the main steps that a person takes to use the service, left to right, start to finish.

#### **Service System**

Describe the channels, roles, and tools from your agency or partners.

#### **Pain Points**

Describe the highest priority problems to solve

#### 1: Before interacting with service

Customers will hear talk at their local coffee shop, Federal Crop Insurance agent, or various types of news releases about the ARC/PLC program and contact their local FSA county office by phone or in person to make an appointment to enroll.

# Customer interactions to this nationally ran program are through national news releases, district news letters from their State Office, Post Cards, GovDelivery (text messages and/or emails), social media, town hall meetings conducted by local FSA County Executive Directors, FSA County Office Committee members, agency partners, Farmers.gov

customer facing portal, and Local FSA county office

employee. A Yield Update Calculator and CCC-867

form generator tool is available online.

Customers do not like using level-two eAuthentication to login into Farmers.gov. Remembering their user name and passcode to log in just a few times a year is too cumbersome. Fingerprint or Two-Factor Authentication (2FA) would help improve their attitude to public facing portals.

#### 2: During main interaction | 3: Secondary service interaction

Customers typically rely upon their county office program technician (PT) to determine which option (ARC or PLC) is best for their farming operation. PT's will use the "Yield Update Calculator and CCC-867 Generator" tool to assist the producer in making their decision. The PT will have the customer sign the CCC-867

# The county office PT will have the customer sign the contract in person or mail the ARC/PLC contract when they are unable to sign in person. The CCC Representative will approve the contract for potential

payment when all required signatures are received.

Automated software is available for access to FSA employees on the FSA Intranet's FSA Applications Page. The County Office PT will enter the information captured on the tool and generate a contract for signature into the "ARC/PLC – Election and ARC/PLC Contract" software. The contract will be signed in person by the customer or mailed out for signature.

Most programs tend to be very complex so even when the program is simple customers are not confident to choose the best option on their own. Automated software is available to FSA employees on the FSA Intranet's FSA Applications Page to process contracts for payment. Software applications are the "ARC/PLC – ARC-IC Payment Process" and "ARC/PLC – FAV Payment Reductions". All payments are sent to the "National Payment Service" (NPS) to be signed and certified by two county office employees. There is the potential of needing to offset some of the money using the "National Receipts for Receivables System" (NRRS).

Modifications to multiple software applications can be costly and time consuming.

# What will we do?

#### **Purpose**

Why did your agency undertake this project? What does it hope to achieve, in specific performance indicators, if possible.

#### What is the problem?

There is limited functionality available publicly and; therefore, no enticement for our customers to use a public facing application requiring a Level two eAuthentication login and password.

#### Desired future state?

Provide the ability to update their contact information, self certify their planted acreage, certify their program eligibility paperwork (sod/swam, farm operating plan, member information, etc.) and self enroll in FSA programs.

#### Any measurable indicators and targets?

- Box + OneSpan has been successfully deployed to allow secure file sharing and digital signatures. It has been well received by the county employees and producers.
- The new customer "Point & Click" geospatial reporting application in Farmers.gov is scheduled for rollout Aug 2020.

#### Approach

Describe the timeline and work plan to achieve that purpose. If this is an ongoing initiative, describe your progress.

#### Process, methods, and expertise?

Incorporating "Point & Click" Geospatially Enhanced Acreage Reporting (GEAR) in Farmers.gov will require foundational functionality prior to allowing producer access.

This functionality includes Representative Authority for Producers, Historical Data Access (Farm Records Layer and Acreage Reporting Layer), Farm Records Public Webservices (including Common Land Units) and Geospatial Data Management.

#### Timeline, stage gates and dates?

Q4 Sept FY20: Complete Design, Build and Test of Phase 1 release of protype.
Q4 Aug FY20: Acreage Reporting Phase 2, Enhancements, Support, Roll-out

#### Deliverables being produced?

Phase 1: User Experience Designs, Geospatial Features, Salesforce Features, MuleSoft Features, Production Support

#### Resources

Describe the stakeholders involved, financial and human capital dedicated to the work, and any partners contributing to the work.

#### Who is responsible?

FSA is the owner for Acreage Reporting Phase 1 and 2

Who is contributing to the project?

FSA National, State and County Office employees

# What will we do?

#### **Purpose**

Why did your agency undertake this project? What does it hope to achieve, in specific performance indicators, if possible.

#### What is the problem?

Past application development efforts have fallen short due to budget and time constraints resulting in products that did not meet the needs of customers or staff.

#### Desired future state?

Implement User-Centered Design (UCD) standards into the development life-cycle to focus efforts on improving the customer's experience.

New customer centric business portal where new and current customers can communicate with employees, apply, and submit information to participate in high impact services and programs.

#### Any measurable indicators and targets?

The Customer Experience (CX) Annual Producer Satisfaction Survey includes questions to identify customers that conduct online transactions and measure their satisfaction.

#### **Approach**

Describe the timeline and work plan to achieve that purpose. If this is an ongoing initiative, describe your progress.

#### Process, methods, and expertise?

The CX Team serves in the role of UCD Design Champions. Champions participate in bi-weekly Governance, Planning and Agency-specific meetings with internal staff serving as Product Owners (POs). Together, we conduct user research through recruitment of customers and employees, conducting interviews and usability testing to ensure products meet customer needs.

#### Timeline, stage gates and dates?

(All activity occurs on a biweekly basis during each three month development sprint)

<u>Backlog Prioritization</u> – Review and evaluate upcoming features and development needs to establish priority for prospective features that require UCD research and design support.

<u>Deliverable Reviews</u> – Provide feedback on quality of customer research deliverables and user interface (UI) designs; approve UI designs for customer portal global features; and prioritize UCD deliverables to share during agency meetings.

#### Resources

Describe the stakeholders involved, financial and human capital dedicated to the work, and any partners contributing to the work.

#### Who is responsible?

Customer Experience Division and Customer Experience Enhancement Committee Members

#### Who is contributing to the project?

Field staff, program leadership, agency leadership, volunteer customers, and the entire Farmers.gov development team of contractors and agency staff.

# What are we proud of this year?

#### **Service Improvement**

Who is the user and what was the problem? If you have baseline statistics, include (ex. "34% of users dropped off on this page, or "call volume on this made up 20% of our calls)

The COVID-19 pandemic posed significant challenges to our county office staff. Close to 100% of our county office staff could no longer work with customers in person and began teleworking from home. The majority for the very first time.

What did you build / improve? What does it do for the public or how you deliver your mission? What was the resulting impact? (Include numbers whenever possible)

We were able to work collaboratively with NRCS to deploy Box + OneSpan to allow secure file sharing and digital signatures with our customers remotely. It was accomplished with a handful of employees. The entire project took 12 weeks start to finish. The response from our county offices has been overwhelmingly positive.

Any lessons for other agencies emulating this work?

Leveraging resources among USDA agencies increased our capability and speed. Working collaboratively with NRCS realized a substantial time and cost savings.

Sum up what happened in two sentences.

Electronic/Digital signatures have been requested from our county office staff for over a decade and to finally have this available to them is a step in the right direction.

#### **Capacity Building**

Was this a governance, measurement, organizational, customer understanding, service development, or service delivery capability?

Organizational

What was the new action taken capability and it's goal or purpose?

FPAC established the Customer Experience Enhancement Committee (CXEC) to create a feedback loop from field employees to the Customer Experience Team. Representatives from all agencies within FPAC, from across the nation, are included with a focus on external customer-facing field office employees.

What was the resulting impact? Include numbers whenever possible.

Field employees were able to provide first-hand input in real-time and prior to enactment for new programs or process flows to promote the importance of a customer-focused service delivery model that includes looking at processes as a whole experience, not just one interaction.

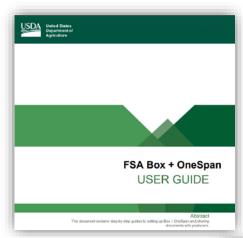
Any lessons for other agencies emulating this work? Front-line employees experience customer feedback first.

Can you sum up what happened in two sentences?

Leveraging our committee members allowed us supply real-time feedback and insights into the process for a variety of initiatives. FPAC has gained significant benefits from the creation of the CXEC and leadership plans to continue leveraging this structure into the future to increase the CX capacity across FPAC.

# What are we proud of this year?

#### **Service Improvement**



Offices have been requesting electronic signature capabilities for many years. Spurred on by the change in working conditions due to the Coronavirus pandemic, FSA & NRCS worked together to secure technology and develop instructions for field office use.

The software has been overwhelmingly positive with many employees stating the two software pieces working together are a gamechanger for their tech-aware producers.

"For our farmers and ranchers who are tech savvy, this is amazing!

Yesterday, I had a guy working in the field, and with One Span we completed his application in a matter of minutes."

- Kanas FSA County Office Employee

"The best software ever, I love it and so do the producers."

- Ohio FSA County Office Employee



#### **Capacity Building**

The committee
worked to
better
understand
connections in
customer
experience.





FSA Administrator Richard Fordyce provides remarks to the committee.



Deputy Administrator of Farm Programs provides remarks to the committee.





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