



# USDA Direct Farm Loans Customer Journey Mapping



**FINAL REPORT**  
**Volume 2: Methodology**  
JULY 10, 2018

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**General Services Administration**  
Customer Experience Center of Excellence

# Table of Contents

<b>Introduction</b>	<b>2</b>
<b>Methodology</b>	<b>2</b>
Discovering the Existing Journey	2
Leadership and Stakeholder Engagement	3
Stakeholder Interviews	3
Map The Journey	3
Hypothesis Workshop	3
Workshop Outcomes	4
Discovery Visits	5
Office Selection	5
Producer Selection	6
Discovery Activities at the Service Center	8
Discovery Activities with Producers	8
Data Analysis	9
Test the Hypotheses	9
Discovery Workshop	9
Workshop Activities	9
Workshop Outcomes	12
Hypothesis Visits	12
Develop Action Plans	12
Solutioning Workshop	13
Workshop Outcomes	13
<b>Further Research</b>	<b>14</b>
<b>Appendix 1: Workshop Exercises</b>	<b>15</b>
<b>Appendix 2: Research Plan and Research Instruments</b>	<b>16</b>
<b>Appendix 3: Artifacts from the Field</b>	<b>17</b>

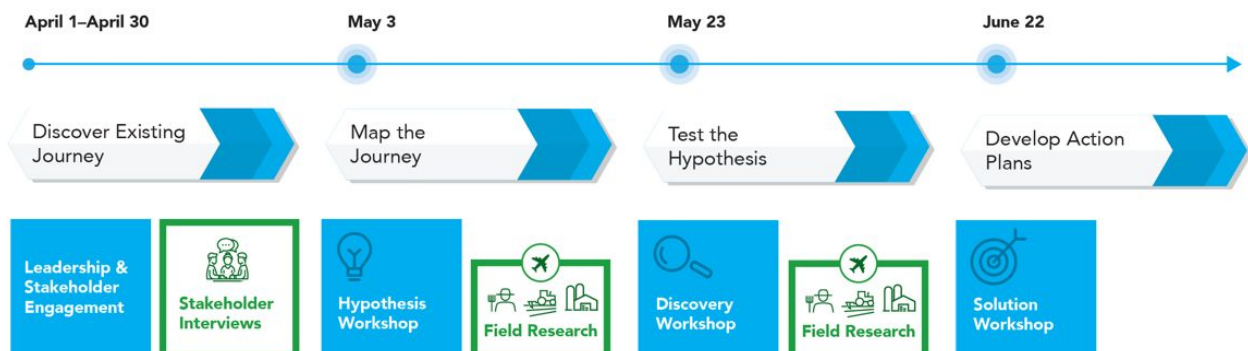
# Introduction

This is the second volume in the Direct Farm Loans Customer Journey Mapping Final Report. The first volume describes what the Customer Experience Center of Excellence (CX CoE) learned about FSA direct loans, their staff, and customers. This volume is intended to communicate how we made these discoveries.

## Methodology

Previous research concerning the USDA customer experience conducted by NAPA, Deloitte, and Jump Associates recommends that FSA improve the quality of their face-to-face interactions by reducing redundant data collection and moving certain kinds of work to other channels. The research therefore focused on identifying which parts of the FSA customer interaction were increasing satisfaction for FSA customers and staff, and what systems, policies, and activities lead to pain points that take time away from customer-satisfying activities.

Toward this end the CX CoE developed an approach where stakeholder interviews and workshops guide field visits with FPAC field staff and producers.



### *Customer Journey Mapping Process*

## Discovering the Existing Journey

It's tempting to try to improve customer experience by designing and building a solution without first discovering what the problem is. In an attempt to avoid this pitfall, the CX CoE engaged with FPAC leadership and key stakeholders to learn about the the context of the farm loan journey and start to understand who their customers are and what they are perceived as needing.

## Leadership and Stakeholder Engagement

In order to establish a good base of understanding of the direct loan process, how service centers are supposed to work, who the key players are, and what services are available to producers, the CX CoE engaged with FPAC leadership who could answer some of these questions and introduce the research team to the best subject matter experts.

## Stakeholder Interviews

Interviews with subject matter experts were conducted to help describe customers and their journey as understood by top management. These interviews were used to create initial user personas and journey maps for both internal customers; Loan Officers and external customers; producers.

One-on-one interviews were conducted with six SMEs from the FSA Loan leadership, eight FPAC Business Experts, the FPAC CIO, the USDA Ombudsperson, and a visiting loan manager. In addition, five State Loan Chiefs were interviewed by phone. Participants were recommended by FSA Loans Leadership.

Interviews focused on the participant's history with FSA Loans, the loan journey from the perspective of USDA and the producers, and any pain points or points of delight in the journey.

## Map The Journey

It's almost impossible address a customer's needs without making some assumptions about who they are, what they do, and how they interact with their environment. In order to understand the journey from the perspectives of customers and staff in the service centers we have to test our assumptions about their journey by engaging them in their own context. During these activities the CX CoE developed hypotheses about the customer journey and validated them in the field.

## Hypothesis Workshop

The Hypothesis Workshop conducted on May 3, 2018, engaged USDA leadership, FSA headquarters and field staff, Farmers.gov team members, and related stakeholders, including several who had participated in interviews. Participants reviewed, validated, and elaborated on the initial understandings collected in stakeholder interviews through a series of exercises. Participants also identified potential solutions to pain points and prioritized them according to potential impact and level of effort



Activities included,

1. **Know Your Customers** — Personas are research-based, archetypal representations of key customers that capture what we know about our audiences. They tell stories that guide decision-making and help us develop products that align with people’s attitudes, motivations, expectations, and behaviors. Each team reviewed and revised a persona for one of three customers: Experienced Producer, New Producer, and Loan Officer.
2. **Walk in Your Customers Shoes** — Each team reviewed the touchpoints and pain points on the initial journey map, with respect to their persona, and corrected and elaborated on them. The participants considered:
  - Have all the phases been captured? What’s missing?
  - Where are the touchpoints - the places or situations where producers come into contact with USDA?
  - Where are the pain points, points of delight, and moments of truth?
3. **Hypothesize and Prioritize Solutions** — Based on the personas and the revised maps, teams brainstormed ideas to improve the customer experience. Working first individually, and then through group discussion, each team identified and prioritized ideas. Ideas were organized on the Impact Effort Matrix by discussing how much of an impact an idea could have on producers’ experience of the Farm Loans program, considering how easy or hard it would be to implement the idea. Team members then dot voted to agree on the top 3-5 ideas to focus on first.

## Workshop Outcomes

1. Updated personas (final version in *Volume 1: Direct Farm Loans Customer Journey Mapping Final Report*)
2. Updated journey map (final version in *Volume 1: Direct Farm Loans Customer Journey Mapping Final Report*)

3. Potential solutions (used during visits to have loan officers and producers rank based on helpfulness)

## Discovery Visits

Six visits to FSA Service Centers were made, the first four were completed in order to validate the assumptions captured in the Hypothesis Workshop, while the second group of two were used to answer specific questions that arose from the Discovery Workshop. All visit locations were chosen before visits began. At each office we performed ethnographic observations followed by structured interviews and activities with Loan Officers, Program Technicians, and FSA Programs and NRCS Staff if they were available. At each center we also interviewed producers as they visited the center, and at their farms.

## Office Selection

In order to insure a diverse range of producers and farming environments for our visits we started by referring to the USDA Farm Resource Regions published by the Economic Research Service, which describes broadly similar agricultural regions of the country in terms of production and producer characteristics, without being limited by state boundaries. We avoided re-visiting the heartlands region that had been recently studied.

Within each region we focused on service centers that contained an FSA Loan office. We then reviewed loan metrics for each office overlaid with producer and product data from the National Agricultural Statistics Service. This allowed us to insure that target offices represent a range of crop diversity, producer size, loan type and volume, as well as average processing times for loans in that office. Candidate offices were selected not to be representative of the entire nation, but to insure coverage off all these factors as a group. For instance, three offices served an area with high crop diversity<sup>1</sup>, two had relatively low crop diversity, and one fell into a moderate range.

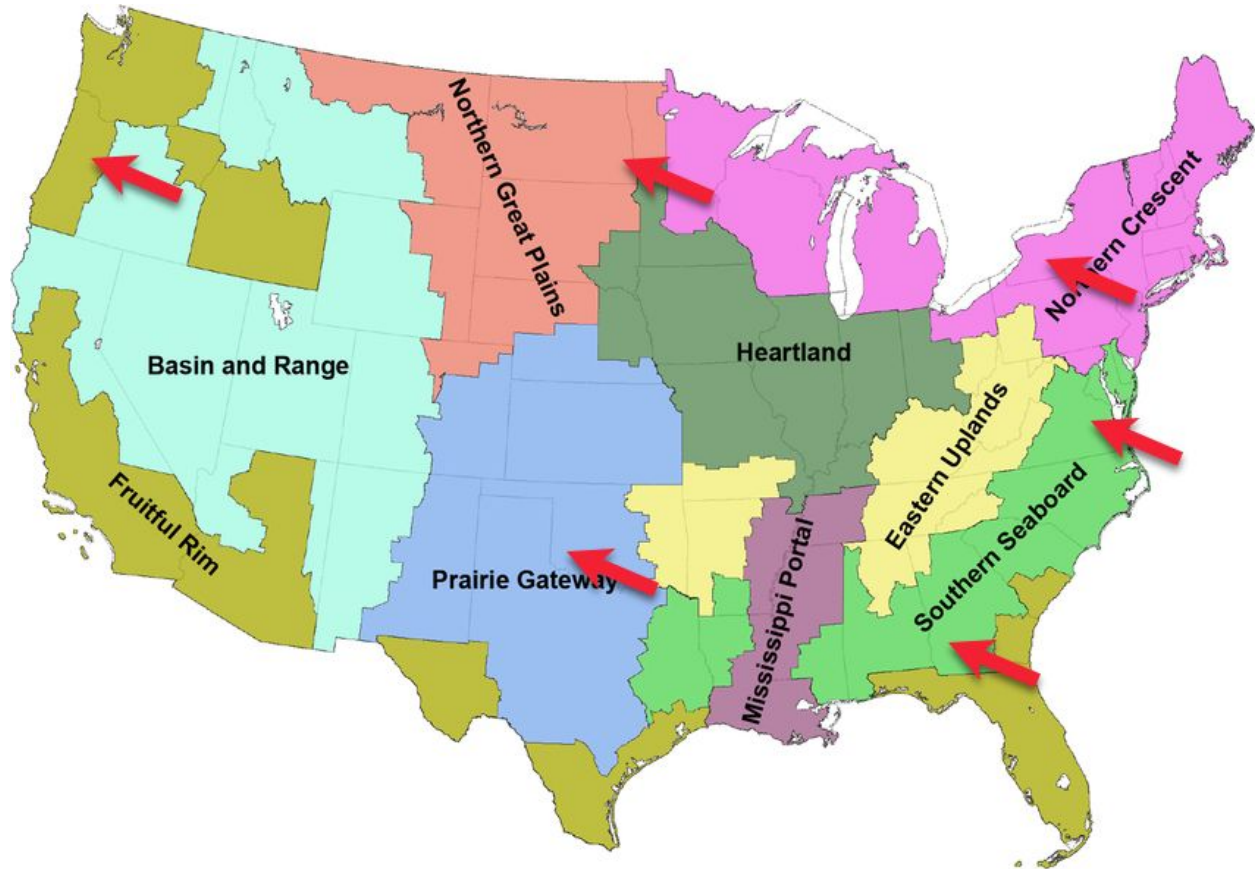
Target offices were vetted by FSA Loan leadership who asked us to find other alternatives for several target offices. In these cases we were able to find other candidates, often if neighboring states. After this review the State Loan Chiefs also requested changes. In one instance the target office of Hillsboro, OR was currently understaffed, and being supported by the Salem, OR office. Upon reviewing the office and producer data we choose to visit the Salem office.

There is a concern that we weren't able to visit the full range of offices, particularly those that face challenges in their environment and their staffing. We heard anecdotes from producers

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<sup>1</sup> Crop Species Diversity Changes in the United States: 1978–2012  
Jonathan Aguilar, Greta G. Gramig, John R. Hendrickson , David W. Archer, Frank Forcella, Mark A. Liebig (2015)  
<https://doi.org/10.1371/journal.pone.0136580>

about other offices, not like the offices we visited, where they had poor customer interactions and a negative experience. We did not hear any of these reports about the offices we visited, and this may tend to limit the generalizability of these findings somewhat to high-functioning offices, and they may not hold true for offices in some form of distress.



Farm Resources Regions: Arrows indicate locations of each visit.

The final selection of offices:

- Fredericksburg, Virginia
- Moultrie, Georgia
- Hollis, Oklahoma
- Canandaigua, New York
- Salem, Oregon
- Hillsboro, North Dakota

## Producer Selection

For each office we contacted the Loan Manager and asked them to recruit 3-4 producers in their area that were familiar with the FSA Loan programs. In most case we asked them to focus on

producers who had recently (past 18 months) applied for FSA Loans. We also asked for producers who had tried, but were unable to qualify for an FSA Loan, although none of these were successfully recruited. We also included several producers who did not use FSA Loans to provide that perspective.

We provided screening criteria to the Loan Managers in order to communicate to them what factors they should consider when selecting participants. They were told that we were trying to interview a variety of producers, and could be flexible. They had varying rates of success in filling the matrix.

#### Screening matrix provided to Loan Managers for recruiting producers.

Screening Criteria	Participant 1	Participant 2	Participant 3	Participant 4
<b>Occupation</b>	Agricultural producer	Agricultural producer	Agricultural producer	Agricultural producer
<b>Distance from Service Center</b>	Far	Near	Far	Near
<b>USDA Farm Loan Status</b>	Direct Loan Variety	Direct Loan Variety	Direct Loan Variety	Direct Loan Variety
<b>Farm Experience</b>	Fewer than 10 years as the financial decision maker	Fewer than 10 years as the financial decision maker	More than 10 years as the financial decision maker	More than 10 years as the financial decision maker
<b>Generation</b>	Multi-generation producer	Multi-generation producer	First generation producer	First generation producer
<b>Gender</b>	Variety	Variety	Variety	Variety
<b>Race</b>	Variety	Variety	Variety	Variety

Because we were unable to identify and recruit producers directly, it is possible that we didn't have access to producers who had a less than satisfying experience at the service center. While this doesn't impact the collection of the customer journey, it may limit our ability to detect some customer pain points. This is alleviated to some extent by the anecdotes of poor customer experience at other offices reported by several producers, but still remains a limitation to generalizability.



## Discovery Activities at the Service Center

Two to six researchers arrived at each service center shortly after the start of business and met briefly with the loan manager for team introductions and to review the schedule for the visit. This was followed by a broader meeting with the available office staff including representatives from FSA Loans, FSA Programs, and NRCS to introduce the research team, outline the research approach and office schedule, and communicate to them that:

- The team wasn't there to evaluate the office.
- The purpose of the visit was to listen to them, learn how they work, and gather ideas from them about ways to improve their experience and the experience of their customers.

Researchers then paired up with a loan officer or program technician to ask a few introductory questions and then observe their work for one hour, avoiding asking questions, but focusing on their work and the interactions that occurred with customers and other staff. At the end of the observation time researchers asked clarifying questions about what they've observed, and conduct interviews concerning the delivery of services and their understanding of the needs of their constituents.

Finally, participants were given a set of 22 idea cards with solutions that were identified in the Hypothesis Workshop. The cards were laid out on a flat surface in random order, and participants were asked to order the cards in terms of how useful they think the idea would be for themselves or their customers. The order of each idea was captured, along with any idea cards that couldn't be classified by the participant.

After all loan-related staff are observed, interviews were completed with FSP and NRCS staff in the office who were available to participate, focusing on their role and their interaction with producers, IT, and other agency staff.

On the second day of the visit teams went on producer visits, but came back to the center on the third day to finish up interviews with other center staff and debrief with participants, sharing some findings and asking for feedback on how they could improve future visits. During both days pictures were taken in the office with permission. Photo releases were obtained for any producers who appeared in these photos.

## Discovery Activities with Producers

For farm visits, one researcher and a note taker accompanied a loan officer to the farms or homes of producers who had agreed to participate. After introductions were made the researchers went somewhere private and comfortable to conduct the interview with single producers, or pair of producers if they were both decision-makers in the same operation.

Producers were interviewed about their operation, their journey into farming, and their journey with receiving FSA loans if they were loan recipients. Participants were then asked to complete the same idea card exercise completed by the service center staff.

Sessions were audio recorded with permission of the participants to aid note-taking, and pictures of the producer, loan officers, and their facilities were taken with permission and a photo release.

In several cases producers were opportunistically interviewed while visiting the service center for other reasons.

## Data Analysis

At the close of each research day the research team gathered to capture and consolidate observations, and then develop customer stories that related the these observations with the richness of the stories we heard during the day. Customer Stories located in *Volume 3: Stories, Direct Farm Loans Final Report* are composites of the experiences of several producers or staff members that relay the observations and their context together in a format that stakeholders can quickly absorb and use.

## Test the Hypotheses

It's expected that between 20% and 50% of assumptions that go to the field to be validated will either prove to be wrong or lacking important information needed to allow the organization to find solutions. With new clarity from the field, the CX CoE gave the stakeholders the opportunity to ask follow-on questions, and test new hypotheses in this phase.

## Discovery Workshop

A Discovery Workshop was held on May 30, 2018 to brief USDA staff on findings to date concerning the hypotheses tested in the field, and to identify topics to research more deeply in the final two field visits in June. The team walked through the updated Customer Journey Map, presented the outcomes of the idea card sorts conducted in the field, and discussed key findings from the fieldwork. Following this, the participants extracted their own insights, and posed and ranked questions that the research team can pursue with loan officers and producers.

## Workshop Activities

**Tell Their Stories** — The participants carried out an exercise in which they read and listened to a number of stories about farm loan borrowers and service center staff (see Appendix 1). These stories were compiled to bring to life the researchers' observations and insights from across the field visits.

Each table read aloud one or two stories to the entire room. Participants then worked individually to record their insights on sticky notes, capturing:

- What things does this **confirm** for me?
- What things are **new** to me?
- What things **change** what I thought before?
- What additional **questions** do I now have?

People then placed their notes on the Insights Poster in the appropriate categories.



**Prioritize Improvements** — During the Hypothesis Workshop, stakeholders generated ideas and solutions that they thought would be good ones. Then, during the field visits, the researchers asked producers and center staff to rank those ideas from most useful to least useful. In this exercise the participants carried out the same exercise to review the ideas and see how their results compared with those from the field.

Each table received a set of Idea Cards. Working in groups, designated as wearing either a Producer hat or a Loan Officer hat, participants discussed and arranged the solution cards in the order of highest to lowest usefulness. Each table reported out their top five and bottom five cards.

The CX CoE then shared the results of the field card sorts (see Volume 1, Appendix 4). Working individually, each participant then asked themselves the following questions and recorded their responses on sticky notes:

- What things does this **confirm** for me?
- What things are **new** to me?
- What things **change** what I thought before?
- What additional **questions** do I now have?



People then added their their notes on the Insights Poster in the appropriate categories.

**Research Drill Down** — Looking back on the insights and ranking of ideas, the groups discussed what stands out as needing further exploration. They then captured their thoughts on sticky notes, by Producer and Loan Officer, and placed their stickies on the Research Drilldown Poster (see Appendix 2).

The research team identified the following overarching research topics as to learn more about through the final two field visits.

- Paper Workflow and Tracking Progress - What strategies have been developed in the field that we want to bring back to leverage? What can we do to make it a less paper-intensive process?
- FPAC Forms - What opportunities are there for FPAC agencies to work together more effectively?
- From start to finish, what strategies or artifacts do loan officers use to help the producer complete the application?
- Service centers self-organize to be efficient. Some offices have higher staff specialization, while others have individuals that do a very broad range of the work themselves. What strategies support each type of office best? Is crop diversity most important? Number of customers served? Something else?

- Crop diversity conundrum - Producers in areas with little diversity would benefit from expanding the range of their products, but are loan officers in these areas giving loans for these crops?

## Workshop Outcomes

Outcomes included:

1. A set of questions that will augment the interview guides for the final rounds of interviews. The group identified two main areas for drill-down: gain a better understanding of the application process from the loan officer point of view, and determine which tools and resources will be most useful for producers (see Appendix 2).
2. The CX COE team also described the overarching research topics they would like to investigate more fully (see Appendix 5). The next steps include finalizing the research plan for the last two field visits, and designing and carrying out the Solutions Workshop.

## Hypothesis Visits

During the Discovery Workshop the participants reviewed insights that emerged from the field visits to New York, Oklahoma, Virginia, and Georgia, and discussed questions that needed further exploration during the remaining two field visits to North Dakota and Oregon. The field research instrument was updated to include questions in two main areas:

- Gain a better understanding of the application process from the loan officer point of view
- Determine which tools and resources would be most useful for producers



Replacing the usefulness ranking in our interviews, the team vetted the customer journey map with loan officers and producers, reviewing it and getting their responses to it.

## Develop Action Plans

Armed with new insights, FPAC stakeholders were given the opportunity to find solutions that to address some of the most impactful challenges, and given ideas of how to incorporate this new information into the full range of customer experience challenges they face.

## Solutioning Workshop

Participants in the workshop included representatives from FSA headquarters, OSEC, NRCS, USDA contractors, and the Richmond field office. The sixteen participants were divided into teams. During the four hour workshop, the CX CoE staff briefed the group on further activities and research findings and takeaways, and led the teams in an exercise to develop solutions to top problems.

### Workshop Activities:

#### 1. Sharing Findings

In addition to briefing workshop participants on the specific drill down questions explored during the final farm visits, the research team gave a high-level summary of the overall research findings and recommendations. These are presented in detail in the USDA Direct Farm Loans Customer Journey Mapping Final Report. The overview of the Research Findings and Takeaways summary used in the Solutions Workshop is presented in Volume 1, Appendix 3.



#### 2. Solution Exercise

A Problem to Solve was assigned to each of the four table teams. Using design thinking methods (see Volume 2, Appendix 1), teams brainstormed and prioritized solutions to their specific problems. After briefing their results to the room, each team tackled another team's problem. The topics were handed off, and the teams then did a second iteration of brainstorming for further solutions.

Participants were encouraged to address any People, Process, Policy, and Technology aspects they could identify for the problem space. They were also prompted to consider which channels the solution could be delivered through, and to think beyond websites and consider other digital and traditional communications modes. Finally, teams were challenged to consider how the Loan Officer/Producer relationship could be enhanced through their solutions, or how person-to-person qualities could be infused into the approach.

### Workshop Outcomes

1. Set of solutions for each of the four problems discussed in the workshop (included in the findings in Volume 1, Appendix 3)

# Further Research

Our research was constrained to a very narrow focus due to time and resources. A number of other important questions came up in this process that were not within our scope, but could prove valuable in understanding the customer journey.

## **Guaranteed Loans and Other Loan Programs**

Can USDA meaningfully affect the customer journey for common guaranteed loans? Are the loan officers in commercial banks customers? What do we need to know about their journey with the USDA?

## **Special Servicing**

Even though the process to restructure loans or pursue other outcomes is somewhat unique to each situation, is there an opportunity to improve the experience, or find ways to make it less likely?

## **Environmental Review**

Should Loan Officers be performing environmental reviews? We spoke to one loan officer who was uncomfortable doing these reviews because he felt he didn't have the required expertise. What are the requirements, and are they evaluated consistently? Does the difficulty of this task vary regionally?

## **Staffing Models**

Staffing model should be based on mix of loan types, not just the number of loans. Areas with a lot of producers interested in novel products require loan officers to do a lot more research in order to approve these loans. Developing a model that takes these into account would be useful.

## **Producer Comfort with Technologies**

There is a common belief that the users who don't embrace new digital features must be old, but we found that age wasn't such a strong indicator. Producers often embraced technology for tasks when it provided them with additional value. How should technologists think about this?

# Appendix 1: Workshop Exercises

In this section:

- Icebreakers
- Know Your Customers
- Lightweight Personas
- Walk in Your Customers' Shoes
- Tell Their Stories
- Stories Activity
- Hypothesize and Prioritize Solutions
- Impact Effort Matrix
- Prioritize Improvements
- Research Drilldown
- Solve and Flip Perspective
- Solve and Flip Perspective Exercise
- Biggest Takeaway





# Icebreakers

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The goals of an icebreaker are to put people at ease, give folks the chance to become familiar with one another, and prime the team for the work to be done. The weakness of the most common icebreaker (tell us your name, the department you work for, and why you're here) is it sets an uncreative tone, requires people to justify their presence, and produces answers that are typically long-winded, not interesting, and unhelpful to group dynamics.

The design of a specific icebreaker varies with the makeup of the group and purpose of the innovation session.

In any case, when designing an icebreaker, ask yourself: what experience do you want to create for this session and these individuals?

## Quick Icebreakers

Please tell us your name [and your role on the project]. Then:

- Think about your trip to get here today. Would you call it an opera, a tragedy, or a comedy? And why?
- If you had to choose, would you work in a library, a museum, or a zoo? Why?
- Pick a cuisine that best describes your personality, and why.
- What superpower would you choose? What's the first thing you'd do with it?
- Are you sunrise, daylight, twilight, or night? (or What's your favorite season?) Why?
- Pick your favorite thing you can see from where you're sitting and describe it to the group. [This one works well with remote participants.]
- If you were a candy wrapper, what name would you be?
- What's the title of your next album?
- What's the best thing that happened to you this year?
- **Would you rather...**

## Skill-building Icebreakers

- The Marshmallow Challenge (see worksheet)

## Icebreakers for Advanced Groups

- What's your favorite song? If you break a rule (e.g. work on emails), you'll have to sing the first verse to the group.

# **Activity 1: Know Your Customers**

# Personas Explained

Personas capture what we know about our audiences.

They're **research-based**, archetypal representations of key customers.

Personas tell stories that **guide decision-making** and help us develop products that align with people's attitudes, motivations, expectations, and behaviors.

## GOAL

Incorporate empathy into the journey mapping process by creating lightweight personas for 3 key customers:

- Experienced Producer
- New Producer
- Loan Officer

# Create Customer Personas

45 minutes

## INSTRUCTIONS

Your team will get one of 3 personas.

Working individually, capture

- **Demographics** Characteristics relevant to Farm Loans
- **Tasks, Routines, and Needs** with respect to their work
- **Desired Outcomes** What they want to achieve from participating in the Farm Loans program

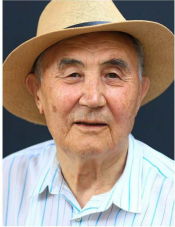
Working as a team,

- Discuss and consolidate the personas
- Choose a **Picture and Name** for the persona
- Add a **Quote** - the customer's sentiment in a nutshell

## John

Farmer/Producer

Pertinent Demographic Information  
Digital Behaviors and Preferences



Tasks, Routines, and Needs

What Outcomes Do They Want to Achieve?



# Lightweight Personas

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Personas are an easy-to-communicate format for articulating what we know about our audiences. They're brief (1 or 2 page), archetypal representations of key audience types. Grounded in data about users, personas tell stories that guide decision-making and help us develop products that align with users' attitudes, motivations, expectations, and behaviors. Personas are used as inputs into, for instance, information architecture design, journey mapping, and user stories.

## Lightweight versus Robust Personas

Lightweight personas or profiles are a way to quickly capture the essentials of our key audiences. They are useful when time is short or when we're getting a running start. Like all good personas, they're built using real data and expert insights about users. Lightweight personas are:

- A model of what we know today
- Easy to improve
- A low initial investment

## Instructions

Create a 1-page user profile for one or more target audiences, using the User Profile Worksheet or another format.

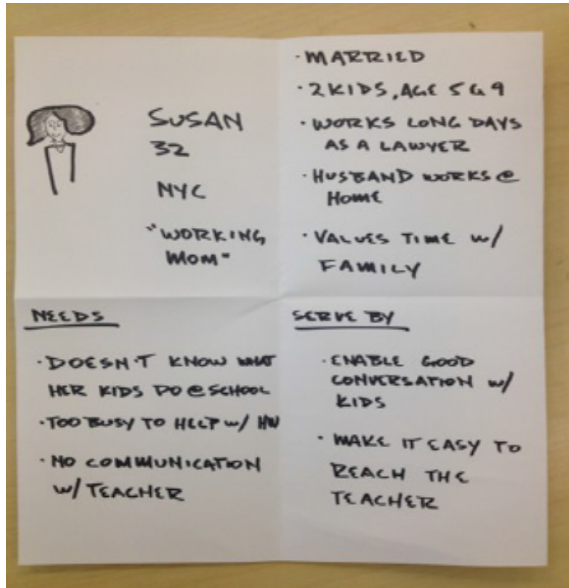
- Gather what data you have, and draw upon available subject matter expertise.
- Work as a group to create a profile that includes:
  - Name and image
  - Essential, pertinent demographic information
  - Digital behaviors and preferences
  - Tasks, routines, and needs that relate to the service or product we're developing
  - Outcomes the person wants to achieve

Ideas for addressing identified user needs can be explored as a separate exercise. For instance you can use the 10+10 Design Thinking worksheet and the We Believe User Assumptions worksheet.

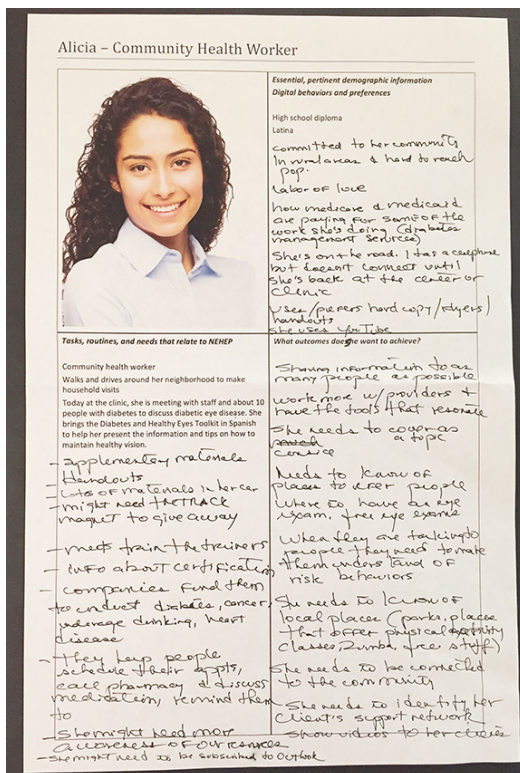


## Examples

Here's a featherweight user profile prepared for the design of a communications tool for parents of preschoolers.



Here's a lightweight user profile to help redesign online and offline resources for healthcare professionals.



# [Persona Name]

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<p>Image</p>	<p>Pertinent demographic information Digital behaviors and preferences</p>
<p>Tasks, routines, and needs that relate to the product/service we're building</p>	<p>What outcomes do they want to achieve?</p>

# **Activity 2: Walk in Your Customers' Shoes**



# Validate and Expand Map

45 minutes

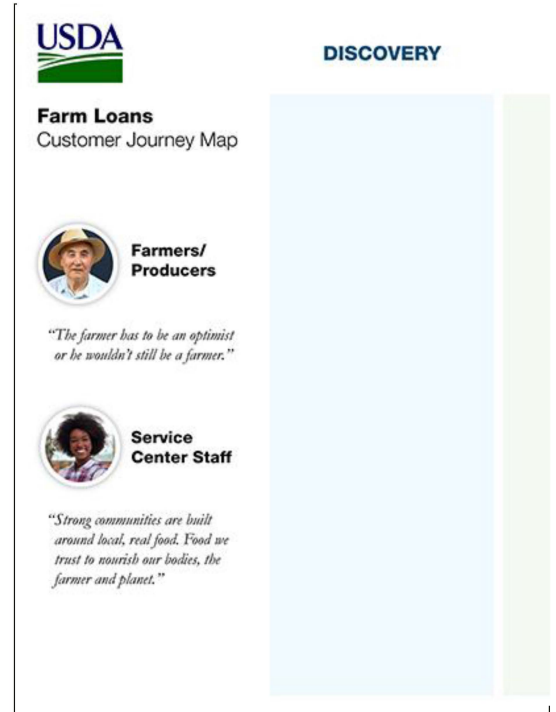
## GOAL

Capture touchpoints and pain points to prepare to brainstorm ideas to improve the customer experience.

## INSTRUCTIONS

Review the draft journey map as a group. For your team's persona:

- Have all the phases been captured? What's missing?
- Where are the touchpoints - the places or situations where producers come into contact with USDA?
- Where are the pain points, points of delight, and moments of truth?



# Terms We Use

**Touchpoint** Places or situations where people come into contact with your agency – whether or not you’ve planned or can control these experiences.

**Pain point** An unmet want or urgent need, an uncomfortable or frustrating experience for customers.

**Point of delight** A positive interaction that enhances a customer’s overall perception.

**Moment of truth** “Make or Break” point in the applicant’s total experience where they’re compelled to make a choice.

# **Activity 3: Hypothesize and Prioritize Solutions**

# Brainstorm Ideas and Solutions

45 minutes

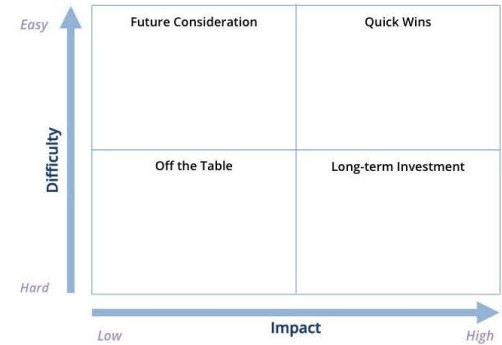
## GOAL

Focusing on the journey map you've updated, come up with ideas that can improve the customer experience.

## INSTRUCTIONS

- Working individually, brainstorm 10 ideas
- Discuss and organize the ideas as a group, placing solutions on the Impact Effort Matrix by asking:
  - How much of an impact will this have on producers' experience of Farm Loans?
  - How easy or hard will it be to implement this idea?
- Dot vote to agree on the top 3-5 ideas to focus on first

Impact Effort Matrix



# Report Out

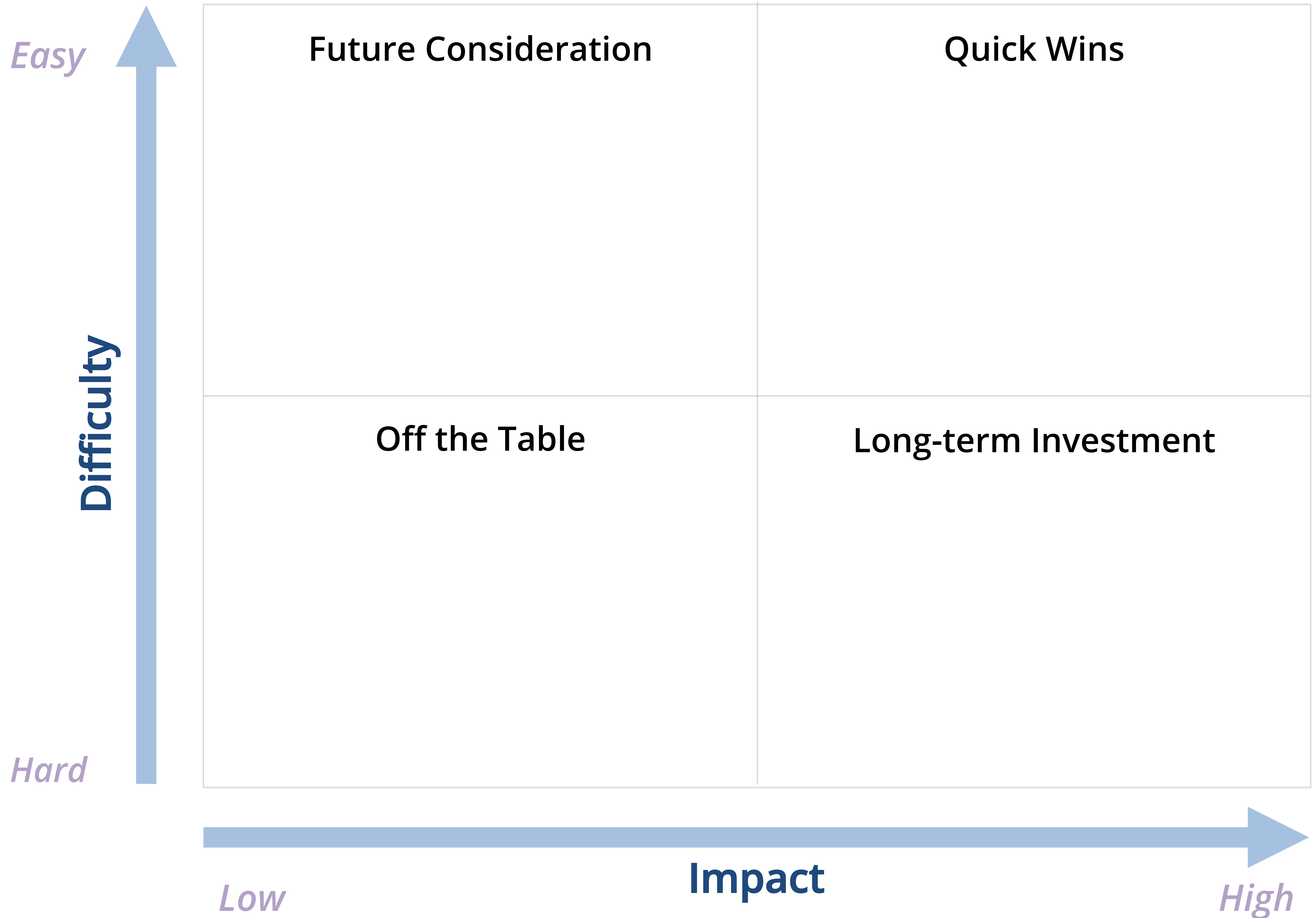
45 minutes

## Team Spokesperson

- Walk through your team's Persona
- Explain the Journey Map, highlighting key interactions (*pain points, points of delight, moments of truth*)
- Share Impact Effort Matrix



# Impact Effort Matrix



# Action Plan Roadmap

Dates						
Ideas						

# Activity 1: Tell Their Stories

*40 minutes*

## INSTRUCTIONS

Every table gets a specific story. In addition, every participant gets the whole packet of stories.

*Speaking from each table to the room (15 minutes)*

1. Elect one person to represent the table.
2. Read **one** of the stories aloud to everyone in the room.

*Working individually (20 minutes)*

3. Starting with the story that struck you the most, ask yourself the following questions and record your insights on sticky notes.
  - What things does it **confirm** for me?
  - What things are **new** to me?
  - What things **change** what I thought before?
  - What additional **questions** do I now have?

*As a room (5 minutes)*

4. Place your stickies on the Insights Poster under the appropriate categories.



## Stories from the Field

We all enjoy a good story, and according to science our brains are more active when we hear and tell stories. In this exercise you will hear and read a number of stories about farm loan borrowers and service center staff. These stories are not about any one or two individuals, but bring to life our observations and insights from the field visits. After reading the story assigned to your group, capture the insights that you discovered.

### INSTRUCTIONS - 40 minutes

Every participant gets a packet of stories.

#### *Speaking from each table to the room (15 minutes)*

1. Elect one person to represent the table.
2. Read one of the stories aloud to everyone in the room.

#### *Working individually (20 minutes)*

3. Starting with the story that struck you the most, ask yourself the following questions and record your insights on sticky notes.
  - What things does it confirm for me?
  - What things are new to me?
  - What things change what I thought before?
  - What additional questions do I now have?

#### *As a room (5 minutes)*

4. Place your stickies on the Insights Poster in the appropriate categories.

The facilitator will cluster the insights by theme.

### INSIGHTS POSTER

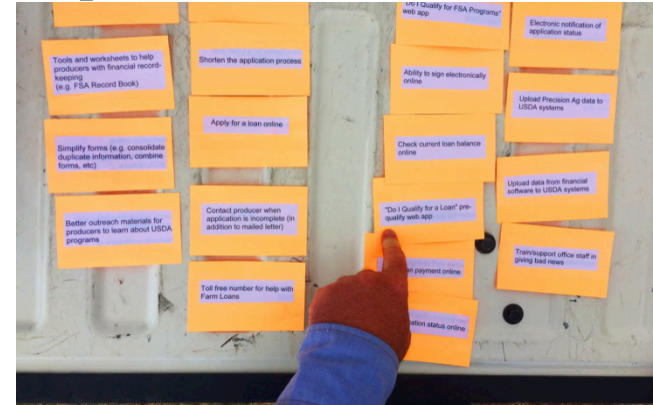
Confirm      New      Change      Questions

# Activity 2: Prioritize Improvements

During the Hypothesis Workshop, stakeholders generated ideas they thought would be good ones.

During our field visits, we asked producers and center staff to rank those ideas from most useful to least useful.

Now we want you to do the same exercise and see how your results compare with those from the field.



# Prioritize Improvements

*40 minutes*

## INSTRUCTIONS

Each table gets a set of Idea Cards.

*Working in groups (10 minutes)*

Your group is designated as wearing a Producer hat or a Loan Officer hat.

1. Nominate one person to report results to the whole group
2. Discuss and arrange the solution cards in the order of highest to lowest usefulness to your customer.

*Speaking from each table to the room (5 minutes)*

3. Report the top 5 and bottom 5 cards

# Prioritize Improvements (cont)

*From the front of the room (10 minutes)*

4. The presenter will share the results of the field card sorts

*Working individually (10 minutes)*

5. Ask yourself the following questions and record your responses on sticky notes:
  - What things does it **confirm** for me?
  - What things are **new** to me?
  - What things **change** what I thought before?
  - What additional **questions** do I now have?

*As a room (10 minutes)*

6. Place your stickies on the Insights Poster in the appropriate categories.

# Activity 3: Research Drill Down

*45 minutes*

## INSTRUCTIONS

Following the summary of findings and topics, derive your own insights.

*Working in groups (15 minutes)*

1. Looking back on all you've gleaned today, discuss at your table: What stands out as needing further exploration?

- Capture on sticky notes, sort by
  - Producer
  - Loan Officer
- Place stickies on Research Drilldown Poster by Producer and Loan Officer

*Speaking from each table to the room (15 minutes)*

2. What are your 1 or 2 top research topics?
3. Dot vote on top topics across all teams

# Solve and Flip Perspective Exercise



# Solve the Problem

30 minutes

*Working individually (15 minutes)*

1. Write down your assumptions
2. Capture 5 ideas on stickies
3. Place on the group's poster under SOLVE

*Working as a group (15 minutes)*

4. Discuss your ideas
  - Cluster similar ideas together
  - Which address people, process, policy?
  - Which use technology?
5. Using 2 dots each, vote for the top ideas/  
clusters
  - Can it be delivered through multiple channels?
  - How to support "person-to-person" quality?
  - Any dependencies or relationships?

## Consider

- People
- Process
- Policy

## Also consider

- Technology
- Channels
- Loan Officer/Producer Relationship

# Flip Your Perspective

45 minutes

## Whiteboard Challenge

*Working individually (15 minutes)*

1. Review and reverse your assumptions
2. Capture 5 ideas on stickies
3. Place on the group's poster under

TRANSFORM

*Working as a group (30 minutes)*

4. Discuss your ideas
  - Cluster similar ideas together
5. Using 2 dots each, vote for the top ideas/  
clusters
  - Did flipped perspective give new insights?
  - Can it be delivered through multiple channels?
  - How to support “person-to-person” quality?
  - Any dependencies or relationships?





# Present Findings to the Room

*45 minutes*

1. Describe your Pain Point Area and Problem to Solve, and present your top questions to the room
2. Take questions and encourage discussion from the room
3. Ask questions that will enable you to tackle another team's problems

# Solve Another Team's Problem

*45 minutes*

Move to another table

*Working as a group*

1. Add ideas using a different sized sticky
2. Briefly report out on what you came up with

# Solve and Flip Perspective Exercise

## Overview

The purpose of this exercise is to come up a range of solutions for customer pain points. You will tackle the pain points using both conventional thinking and by flipping your perspective on the problem space.

## INSTRUCTIONS [120 minutes + 45 minutes]

Break into groups. Each group gets a Pain Point Topic to work on from the list of findings: Loan Management or Application Process.

### 1. Solve the problem. [30 min]

- Each team is assigned a problem
- Working individually, brainstorm 5 ways to deal with the problem.
  - Write down assumptions
  - Think beyond technology as you brainstorm. Consider:
    - People
    - Process
    - Policy
  - Also consider:
    - Technology
    - Channels
    - Loan Officer/Producer relationship
- Capture the ideas on stickies. Place on the group's poster under SOLVE.
- As a group, discuss your ideas.
  - Cluster similar ideas together.
  - Which address people, process, or policy? Which are technology solutions?
- Using 2 dots each, vote for the top ideas/clusters. Then discuss the top few ideas.
  - Can a solution be delivered through multiple channels? How?
  - How can a solution support or deliver a "person-to-person" quality?
  - Do you see dependencies or relationships among this Problem to Solve and the others in the Topic?

**ASSUMPTIONS**

**REVERSED**

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## 2. Flip your perspective<sup>1</sup> [45 min]

- Brainstorm 5 additional approaches by flipping your perspective.
  - Review your assumptions about the problem
  - Reverse your assumptions
  - Ask yourself how to accomplish the reversals, and state those as ideas.
- Capture ideas on stickies. Place them under the TRANSFORM column.
- As a group, discuss your ideas.
  - Cluster similar ideas together
  - Using 2 dots each, vote for the top ideas/clusters
  - Did flipping your perspective provide additional insights?
  - Can a solution be delivered through multiple channels?
  - How can a solution support or deliver a “person-to-person” quality?

## 3. Present your findings to the room. [45 min]

- Describe your Pain Point Area and Problem to Solve, and present your top solutions to the room.
- Take questions and encourage discussion from the room.
- Ask questions that will enable you to tackle another team’s problems.

## 4. Tackle Another Team’s Problem [45 min]

- Move to another table
- Working as a group, add ideas using large stickies
- Briefly report out on what you came up with

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<sup>1</sup> From Thinkertoys: A handbook of creative-thinking techniques, Michalko, Michael, Ten Speed Press, 2006

# Biggest Takeaway

*30 seconds*

Tell us one thing you learned or a key takeaway from today's session.



# Biggest Takeaway

*30 seconds*

How will what you've learned here  
impact you or your work?



# Appendix 2: Research Plan and Research Instruments

In this section:

- Research Plan (USDA Farm Loans Customer Journey Mapping Field Research)
- Loan Officer / Field Staff Interview Guide
- Farmer/Rancher Interview Guide
- Contextual Research Guide and Worksheet
- Research Participant Agreement
- Screener (Participant Recruitment Matrix)



### *Purpose of this document*

This document summarizes the approach and logistics for carrying out field research to inform a customer journey mapping activity for the US Department of Agriculture (USDA).

### *Overview*

The Customer Experience Center of Excellence (CX CoE) effort is supporting federal agencies in designing outstanding customer experiences and adopting customer-centered approaches. The USDA customer journey mapping (CJM) research is intended to guide program development and decision making to improve the customer experience and help operationalize a customer-centric approach throughout the USDA.

In Phase 1 (April-September 2018) we are focusing on Farm Production and Conservation (FPAC) mission area, with a concentration on the Farm Loans program within the Farm Service Agency (FSA). Previous research concerning the USDA customer experience conducted by NAPA and Jump Associates<sup>1</sup> recommends that FSA improve the quality of their face-to-face interactions by reducing redundant data collection and moving certain kinds of work to other channels. The research will therefore focus on identifying which parts of the FSA customer interaction could be moved online to the Farmers.gov portal or to other channels.

### *Research Methods*

The CX CoE will visit 6 FPAC Service Centers across the country that represent a diversity of farm size and crop types. At each Service Center we plan to talk with 3-6 staff members and visit 4 agricultural producers at their farms.

During these visits we will:

- Observe FSA Farm Loans staff in performing their tasks
- Conduct interviews with staff concerning the delivery of services and their understanding of the needs of their constituents
- Conduct a joint working session with FSA and Natural Resources Conservation Service (NRCS) staff
- Have agricultural producers give us a brief tour of their operations
- Interview agricultural producers at their places of work or in the USDA field office to discover their needs and concerns with respect to USDA services.

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<sup>1</sup> "Farm Service Agency: A Clear Path Forward to Providing the Highest Level of Customer Service," National Academy of Public Administration, August 2016  
"Transforming Producers' Experience," Jump Associates LLC, January 2017

### *Research Question*

1. For producers and field staff, which parts of the USDA Farm Loan process are best facilitated by personal interaction and which through other means (online, other)?
  - a. What are producers' key pain points, points of delight, and moments of truth with respect to interactions with USDA Farm Loan services?
  - b. What are the field staff members' key pain points, points of delight, and moments of truth with respect to administering and managing the USDA Farm Loan services they provide?

### *Data Collection*

Research findings will be used to build customer journey maps to reflect the current state journeys and potential to-be states of farmers, ranchers, and foresters as they interact with USDA programs. The journey maps will provide USDA with a research-based understanding of agricultural producers' needs and experiences with respect to USDA services, with a focus on Farm Loan services.

A key input to the field research will be the outcomes of background research and stakeholder interviews held at USDA headquarters and a draft customer journey map to be developed based on findings from those activities. See the Stakeholder Research Plan.

### *Analysis*

Initial analyses will be conducted at the end of each data collection day. The team will use affinity diagramming to analyze, cluster, and code the research inputs and to begin extracting findings and hypothesizing actions. See the Contextual Research Guide for details on this method.

After the first half the field research is completed, the customer journey map will be updated and a Discovery Workshop will be held with stakeholders at USDA headquarters to explore findings, extract quick-win features for the Farmers.gov portal backlog, and determine which changes, if any, should be made to the research plan. After the second half of the research is completed, the customer journey map will be revised and a Solutioning Workshop will be held with stakeholders at USDA to complete the mapping, extract and prioritize solutions, and develop a roadmap for next steps.

Data collection instruments are attached.

### *Recruitment*

Two categories of participants are being sought for this research:

- USDA field staff - these individuals work with agricultural producers and deliver USDA services directly to customers
- Agricultural producers - farmers, ranchers, foresters, and other producers who come to USDA for services.

6 USDA field offices have been selected to provide a diversity of respondents for these dimensions:

- Producer farm size (large / small)
- Diversity of number of crops (low / high)
- Diversity of crop types (e.g. soy, corn, livestock, fruit, grass)
- USDA services provided (FSA, Farm Loans, NRCS, RMA)

County level service centers that we have shortlisted for field research are:

- Monroe County Alabama Service Center - low performance (loans)
- Lincoln County Nebraska Service Center - low performance (loans)
- Ontario County (Canandaigua) New York Service Center - mid performance (loans)
- Tulare County California Service Center - low-mid performance (loans)
- Hillsboro County North Dakota Service Center - high performance (loans)
- Fredricksburg Virginia Service Center - low-mid performance (loans)

Respondents will be recruited as follows:

- USDA field staff (2-6 staff/site)
  - Representative of FPAC services (FSA, Farm Loans, NRCS, RMA)
- Producers (4 producers/site)
  - 50% current farm loan recipients, 50% not loan holders (former loan holders and never held loans)
  - Distribution of ownership at each site (1 or more each of full ownership, part ownership, tenant)
  - Distribution of experience (New <= 40 and New >=41; Experienced any age)
  - Distribution of relative distance to service center (50% near, 50% far)

Participants will be recruited and interviews and discussions will be scheduled through the Deputy Administrator of Field Offices at USDA headquarters.

### *Schedule*

Each field visit will be conducted over 4 days. The sample visit schedule below shows timeslots for engagement with administrators, center staff, producers, and other research activities. Actual scheduling for each activity will be customized for each service center, but overall we aim for the following:

### Introductions and Logistics

After the field visits have been scheduled by the Deputy Administrator for Field Operations (DAFO), and in advance of each visit, the CX research lead will touch bases with the Service Center manager by email and/or phone. (5-10 minutes)

After arrival, the CX research team will meet with the Service Center manager and the staff with whom we'll work in order to explain what the team will be doing. (30 minutes)

### Observation Sessions

Researchers will carry out contextual inquiry by observing the work of farm loan officers over an approximately 2 hour period. During observation, researchers will not ask questions or otherwise interfere with the work of the staff member. Following each observation session, researchers will interview the staff member using the Field Staff Interview Guide. Depending on the size of the Service Center, we plan to conduct 2-4 observation sessions per field visit. (60 minutes per interview)

### Farm Visits

Researchers will travel to the farms of agricultural producers to conduct interviews at farmers' places of work. When this is not feasible or if the farmer prefers, we will carry out interviews at the Field Office. We will ask for a farm tour, and then conduct an interview using the Agricultural Producer Interview Guide. Producers will be given a stipend to help compensate for their time. (30 minutes for introductions and tour, 60 minutes per interview)

### Joint Working Session

The researchers will conduct a focus group discussion at the Service Center to include Farm Loan, other FSA, and NRCS staff. This session can take place either after working hours or first thing in the morning, depending on which scheduling works best. Refreshments will be provided, if approved (e.g. pizza in the evening or breakfast options in the morning). (30 minutes for refreshments, 60 minutes for session).

Sample Visit Schedule					
	Day One	Day Two	Day Three	Day Four	Administrators
7:00 AM	Travel to Centers				Center Staff
8:00 AM			Farm Visits		Producers
9:00 AM		Introductions & logistics		FSA/NRCS Joint Working Session (alternate timeslot)	Observation
10:00 AM		Observation Session		Interview with staff (if needed)	
11:00 AM				Interview with staff (if needed)	
12:00 PM		Interview with staff		Farm Visit (if needed)	
1:00 PM					
2:00 PM		Observation Session		Team Debrief	
3:00 PM				Travel	
4:00 PM		Interview with staff			
5:00 PM					
6:00 - 7:30 PM		FSA/NRCS Joint Working Session			
7:30 - 8:00 PM					
8:00 PM	Team Meeting	Analysis Session	Analysis Session		
9:00 PM					
10:00 PM					

### Feasibility

Support for the field research is being provided by the FPAC leadership. The office of the Deputy Administrator for Field Operations (DAFO) is scheduling Field Office visits, staff interviews, and producer visits.

As we will talk with more than 9 members of the public, we have submitted a request to OMB for approval for the research instrument under the Fast Track program.

### ATTACHMENTS

#### Data Collection Instruments

- Field Staff Interview Guide
- Agricultural Producer Interview Guide
- Contextual Research Guide

- Informed consent form
- Screener

# Loan Officer / Loan Technician / Program Technician Interview Guide

## Introduction and Informed Consent

Thank you for your time.

We've heard that the interaction between producers and center staff is key to understanding the very positive experience people have with the USDA. We're trying to understand which parts of the one-on-one interaction are really productive, and which aspects aren't increasing the satisfaction of either party.

There may be opportunities to use technology and policy to remove some of these pain points, so that you can focus on work that has the most impact. However, we've learned that what might seem like good solutions can have unintended consequences, so we're gathering information about the customer experience to provide evidence to make informed decisions.

We'll be asking questions about how and when producers come into contact with FSA, NRCS, and Loans staff to understand their journey, including what's going well, any barriers to participation, and your suggestions about areas for improvement.

### Informed Consent

We're interested in your honest feedback and opinions. There are no right or wrong answers. Your answers will be confidential and we won't link your name to anything we discuss today. I'll change your name to an alias in any printed quotations. We're not here to audit the service center, but instead to listen and understand.

You don't have to answer any questions if you'd rather not or don't have time. Please feel free to skip over questions to tell me to stop or to go back to something you find interesting. Answer in as much or as little depth as you feel like and take as long as you like.

After some initial questions, I'll spend an hour or two unobtrusively observing and taking notes. This will help us better understand the work done in the service center. If producers come in to meet with you, I'd like to observe those interactions. You and I can briefly explain my role here and ask people's permission for me to be here. However, I want you and the customers to feel comfortable while you do the work you normally do. If at any time you need me to step out, or if a customer is uncomfortable with my presence, that's no problem, I'll step outside.

At about [state time 2 hours hence] I'd like to have a conversation with you about what I've observed, to clarify and expand my understanding of your work and processes.

Do I have your permission to proceed?

Do you have any questions before we get started?

## 1. Role

I'd like to understand more about the role you are in and your workload.

- a. How long have you been in this role?
- b. What about this job suits you the most?
- c. What's your typical day like? Could you walk me through what you did yesterday, from the time you started work until you were done for the day? (Probe for why they do what they do)
- d. What do you like the most about your job? Is that typical for someone in your field/role?
- e. What frustrates you the most about your job? Is that typical for someone in your field/role?
- f. If you could change one thing about your job, what would it be?

## 2. [Observe]

## 3. Clarify Observations

[Ask questions about the items you had questions about while you were observing]

## 4. At the Service Center (Customers, Teams and Workload)

Now let's talk about the customers and what goes on at the service center.

- a. How many direct loan customers do you have?
- b. How often do they come in?
- c. How do they get here?
- d. What brings them in? FSA only? NRCS?
- e. Are there any customers who don't come to the service center? Why is that? How do you work with them?
- f. Who is the team at your service center?



- g. What other agencies do you work with at the service center?
- h. How do you share the workload?
- i. When you have questions, who do you go to? OR When you have questions, how do you find the answers? (probe for: Ask the Expert)
- j. Do you feel like you have the right knowledge and training for you role?
  - i. Is there anything you would like more training or information on?

## 5. Farm Loans Process

- a. Do your customers usually know anything about the program? How do they first learn about the program?
- b. What do you need to know to determine which loans a producer can qualify for?
  - i. Are there things that intangible?
- c. What do you think is important to communicate to borrowers about providing application information to you?
- d. When borrowers call in to check on the status of their loan application, what do they want to know, aside from when the money will be available?
- e. After you decide to make a loan to a borrower, do they need to come into the office to sign papers and get the money? What else do you do?
- f. What do you include in loan packets? Have you created anything for your office to include that helps first-time borrowers navigate the process?

## 6. Pain Points

- a. Is there any part of the process that takes longer than it should? Why is that?
- b. Is there any part of the process that doesn't run as smoothly as it should? Why is that?
- c. What could USDA do to make the process easier? Is there anything else that would be helpful to you?

## 7. Technology Questions

- a. What are the IT issues you run into?
  - i. What's your opinion of the technology systems currently available to you?
  - ii. What would you like to change? What would you like to see more of?

- b. When you run into IT issues, how do you deal with them?

## 8. Customer Pain Points

Now I'd like to get your perspective on some of the challenges with the program.

- a. What things do program participants/customers complain about the most often? Why?
- b. What are the issues in terms of administering or managing the program?

## 9. Positives

Now I'd like to get your perspective on what's going well with the program.

- a. What do you think program participants/customers would say are the positive points about the program?
- b. What is going particularly smoothly in terms of administering or managing the program?

## 10. Solutions Ranking

We've heard some ideas on website features and other kinds of improvements that might be useful to producers and staff. What do you think about the following? How would you rank them, from most useful to least useful?

### *Digital*

Apply for a loan online  
 Track application status online  
 Make loan payments online  
 "Do I Qualify for a Loan" web app  
 "Do I Qualify for FSA Programs" web app  
 Forms are pre-populated with my information  
 Electronic notifications of application status  
 Farm machinery uploads data to USDA systems

### *Non-digital*

Loan completion punch list

Train office staff on giving bad news

Cross-training on FSA programs

Call Center for Farm Loans/FPAC

Shorten the application process

Better outreach methods and materials

Optimize forms for more effective in-person visits

Contact the producer by phone/email when application is incomplete (in addition to a mailed letter)

## 11. Closing

- a. On a scale of 1-10, with 10 being highly satisfied and 1 being highly dissatisfied, how satisfied do you think program participants/customers are with the loan process?
- b. What factors do you think contribute most to scoring customer satisfaction with the loan process?
- c. What would be the most important feature of the process that you would change to increase this customer satisfaction score?
- d. Do you have any other suggestions that we haven't covered that could assist in improving customer satisfaction? Program processes?
- e. Is there anything else that I didn't ask about that you'd like to share?

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0503-0021. The time required to complete this information collection is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

# Farmer/Rancher Interview Guide

## Introduction and Informed Consent

Thank you for your time. The purpose of our discussion is to learn about you, as a USDA customer. This will help us improve the experiences of farmers for services offered by the USDA. We're looking to ensure that we deliver services in way that is really valuable to the farmers and ranchers who will use them. I'm looking to hear about you as a person and how you think and work, your relationship with the USDA, as well as your ideas and suggestions for improvement.

I will also be asking you questions specifically about the farm loans program - the steps that customers go through to enroll and participate in the program, what's going well, any barriers to participation, and your suggestions about areas for improvement.

We're interested in your honest feedback and opinion, and there are no right or wrong answers. Your answers will be confidential and we won't link your name to anything that we discuss today.

You don't have to answer any questions if you'd rather not or don't have time. Please feel free to skip over questions to tell me to stop or to go back to something you find interesting. Answer in as much or as little depth as you'd like and take as long as you like. I will change your name to an alias in any printed quotations.

[Reference camera and others that may be observing] They are here to observe the session and take notes. They will not be judging you in any way. We will also be collecting an audio recording and photos of this discussion. The recordings will only be used for this study to make sure we've captured the discussion accurately, and will not be released to any third parties.

Do I have your permission to proceed? [Ask to sign the Research Participant Agreement]

Do you have any questions before we get started?

## 1. Role

Tell me about yourself.

- a. What about farming interests you?
- b. If you weren't a farmer, what would you be doing?

Tell me about your business.

- c. How long have you been doing this?

- d. How large is your operation?
- e. What are your responsibilities?
- f. Who are the other people who work with you? What are their responsibilities?
- g. What do you grow/raise here? Is it the same or different throughout the year or from year to year?
- h. What does your farming process look like from the start of the season to the end?

## 2. USDA Services

- a. What does the USDA do for you?
- b. How has that helped you in your business?
- c. Have you used the USDA farm loans program?
  - i. Why did you apply?
  - ii. How did you first hear about it?
  - iii. What was the application process like?
  - iv. Did you feel like you had the right amount of information to complete the application process?
  - v. What did you think about the level of effort involved?
  - vi. What do you like about the farm loans program? How has it benefited you? Can you give me examples?
  - vii. What do you not like about the farm loans programs? What are the disadvantages? Can you give me examples?
  - viii. If you could change something about the programs, what would it be?
  - ix. What would you change about how you interact with USDA?
- d. What other alternatives to the USDA farm loans program have you explored?
- e. How does the USDA's farm loans program compare with similar programs offered by other agencies or businesses?

### 3. Service Center

- a. Have you used the local USDA service center? Where is it located? Do you also go to other service centers?
  - i. How often do you go there?
  - ii. Why do you go there?
  - iii. What has your experience been like?
  - iv. Does it meet your expectations? Why/why not?
- b. Were the employees:
  - i. Accessible? Why/why not?
  - ii. Responsive? Why/why not?
  - iii. Courteous? Why/why not?
  - iv. Helpful? Why/why not?
  - v. Knowledgeable? Why/why not?

### 4. Acreage Reporting

Now tell me about your experience with acreage reporting.

- a. What about acreage reporting is easy to do?
- b. What kinds of challenges do you run into with acreage reporting?
- c. How would you describe the level of effort involved? Too much? Too little? Why?
- d. Are the benefits of reporting acreage worth the effort?
- e. How can the process be improved for you?

### 5. Channels

- a. How do you contact the USDA?
  - i. Why did you choose [CHANNEL]?
  - ii. What was the reason for your most recent interaction with USDA?

- iii. How do you report concerns/complaints?
  - iv. What do you think about the response time?
  - v. What do you think about the quality of responses you have received in the past?
- b. Does any part of your work involve being on the Internet?
- i. How is the Internet connection here?

## 6. Solutions Ranking

We've heard some ideas on website features and other kinds of improvements that might be useful to producers and staff. What do you think about the following? How would you rank them, from most useful to least useful?

- a. Apply for a loan online
- b. Track application status online
- c. Make loan payments online
- d. "Do I Qualify for a Loan" web app
- e. "Do I Qualify for FSA Programs" web app
- f. Forms are pre-populated with my information
- g. Electronic notifications of application status
- h. Farm machinery uploads data to USDA systems

## 7. Closing

You're doing great, and we're almost finished.

- a. On a scale of 1-10, with 10 being highly satisfied and 1 being highly dissatisfied, how satisfied do you think program participants/customers are with the loan process?
- b. What factors do you think contribute most to scoring customer satisfaction with the loan process? What would improve this rating?
- c. What do you think is the most important thing for someone considering a USDA program to know or do?
- d. Think back on what we talked about today. Is there anything you want to add or share?

I'm going to go check to see if anyone else has any questions.

[AFTER FOLLOW UP QUESTIONS] That's all the questions we have for you. Thank you so much!

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0503-0021. The time required to complete this information collection is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.



### *Goal*

Understand the flow and activities at USDA Field Offices by observing customers and staff interacting in the normal course of the work day.

### *Research Questions*

1. For producers and field staff, which parts of the USDA Farm Loan process are best facilitated by personal interaction and which through other means (online, other)?
  - a. What are producers' key pain points, points of delight, and moments of truth with respect to interactions with USDA Farm Loan services?
  - b. What are the field staff members' key pain points, points of delight, and moments of truth with respect to administering and managing the USDA Farm Loan services they provide?

### *Method*

Observations should seek to answer the research questions.

Observations will be made by 1 or 2 researchers, depending on availability of observers and participants. After introducing him/herself and explaining the logistics of the session, the researcher will take up an unobtrusive post in the staff person's workspace and observe activities and interactions over a 2 hour period, using the observation worksheet as a guide. The researcher will not ask questions or interact with the staff or customers during this time.

The staff member will, however, introduce the researcher to customers and ask whether it's okay for the researcher to observe; if a customer's answer is "no," the researcher will withdraw from the workspace for the duration of that meeting and make any observations within the field office that are possible without impinging on the privacy of the customer.

After each two hour observation session, the researcher will conduct a one hour interview with the staff person, using the Field Officer Interview Guide, augmented with any questions that arose from the observation session.

### *Site and Discussion Guide*

- Be introduced to staff.
- Once in the workspace, run through the logistics with the field staff so they understand what you'll be doing.
- Ask the staff person some general questions about themselves and their work - this will help you understand what you observe.
- Request that staff briefly introduce you to any customers they serve and ask customers' permission for you to continue observing.
- Get informed consent, including permission to take photographs, and explain how you'll anonymize and handle notes and recordings.

- Remind staff they're taking part voluntarily and can withdraw their consent at any time.

### *Analysis*

Analysis should be performed as a group activity at the end of the day. Informants and other participants can be invited to take part in this activity. Allocate 2-3 hours for the analysis.

### Capture Concepts

Using sticky notes and large paper, have researchers review their notes and capture observations, one per note. Don't analyze yet. If analytic thoughts or other ideas do come up, capture them on separate notes. Make photos, sketches, and recordings available to the group so people can confirm their observations and pull verbatim quotes.

### Diagram Affinities

Place the sticky notes on the large paper and cluster them in groups. Continue until clear groups emerge, then label; e.g.

- common topics
- stages in a journey
- individual steps in a transaction
- types of user

Everyone can cluster and label everyone else's notes. Discard irrelevant or isolated notes.

### Determine Findings

Discuss the notes and clusters as a group, and determine what the observations are telling you. When you come to agreement, capture the result as a finding or insight on a different color or kind of sticky note. Express each insight as a short sentence (e.g. "customers were confused about x"). Add the note to the relevant cluster.

### Decide Actions

Discuss whether the findings suggest changes that should be made to the research plan. Capture any burning ideas, for instance concerning things to build or strategic direction, on a different color or kind of sticky note, and add to the panorama. In-depth action planning will be carried out later in the Discovery and Solutioning workshops.

### *Attachments*

Introduction script

Observation worksheet

Field Officer Interview Guide



## Research Participant Agreement

This agreement relates to your participation in a study led by the US Department of Agriculture to better understand the customer experience within the Farm Loans program. Please read it carefully and ask any questions you have before signing.

---

**You may opt out.** If at any point you no longer wish to participate, please inform the study moderator. No hard feelings.

**You will neither be paid nor receive compensation for your participation.** You waive any right, claim, or other recourse against the US federal government relating to compensation for your participation in this study.

**USDA may record this study.** We may make video, audio, photographic, and written recordings of this study. These records will be kept in a secure location and shared only with persons with a valid need to know.

**USDA will take appropriate precautions to protect your privacy.** We will remove sensitive and personally identifiable information from the notes and recordings captured during this research. Your name will not be associated with notes or recordings. The recordings will only be used to make sure we've captured the discussion accurately, and will not be released to any third parties.

---

By signing this document you agree to reading, understanding, and agreeing to it. You expressly release the USDA from claims for compensation, invasion of privacy, defamation, or any other cause of action arising out of the production, distribution, display, or publication of the results of the study, so long as the conditions of use described above are met.

---

PRINTED NAME

---

SIGNATURE

---

DATE

# Participant Recruitment Matrix

## USDA Farm Loans Customer Journey Mapping

We are interested in meeting a variety of producers. The exact combinations of criteria are not rigid, as long as we have diversity.

<b>Screening Criteria</b>	<b>Participant 1</b>	<b>Participant 2</b>	<b>Participant 3</b>	<b>Participant 4</b>
<b>Occupation</b>	Agricultural producer	Agricultural producer	Agricultural producer	Agricultural producer
<b>Distance from Service Center</b>	Far	Near	Far	Near
<b>USDA Farm Loan Status</b>	Direct Loan Variety	Direct Loan Variety	Direct Loan Variety	Direct Loan Variety
<b>Farm Experience</b>	Fewer than 10 years as the financial decision maker	Fewer than 10 years as the financial decision maker	More than 10 years as the financial decision maker	More than 10 years as the financial decision maker
<b>Generation</b>	Multi-generation producer	Multi-generation producer	First generation producer	First generation producer
<b>Gender</b>	Variety	Variety	Variety	Variety
<b>Race</b>	Variety	Variety	Variety	Variety

## Appendix 3: Artifacts from the Field

In this section:

- Direct Loan Office Checklist
- Loan Advance Authorization
- Loan Closing Worksheet
- Loan Tracking Reporting Fields
- Traill County ND Newsletter featuring Marcia, one of our producers
- List of FSA computer systems used by a loan officer
- Agreement to hire a Cultural Resources Reviewer

# DIRECT LOAN PROCESSING CHECKLIST

Name: \_\_\_\_\_ County: \_\_\_\_\_ Date Received: \_\_\_\_\_

OL ( ) FO ( ) EM ( ) Subordination ( )

\*Receipt for Service \_\_\_\_\_

Security for Direct Loan: \_\_\_\_\_

Security for Subordination: \_\_\_\_\_

Years of OL Eligibility Remaining: \_\_\_\_\_ Years of FO Eligibility Remaining: \_\_\_\_\_

### Approval Authority Test:

Principal FSA indebtedness before loan *(for type of loan under review)* \$ \_\_\_\_\_  
Amount of Proposed Loan \$ \_\_\_\_\_  
Total indebtedness after proposed loan \$ \_\_\_\_\_  
Amount of Outstanding Subordination \$ \_\_\_\_\_  
Amount of Proposed Subordination \$ \_\_\_\_\_  
Total Subordination \$ \_\_\_\_\_

Other FSA Loans:	Type	Unpaid Balance	Security
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Date of Complete Application: \_\_\_\_\_

Loan Docket Prepared By: \_\_\_\_\_

Loan Closed On: \_\_\_\_\_

This space reserved for sticky notes.... ©

# Loan Advance Authorization

Customer: \_\_\_\_\_

Date: \_\_\_\_\_ Phone Request ( ) Personal Request ( ) Email ( )

Amount of Request: \_\_\_\_\_

Purpose: \_\_\_\_\_

Employee Receiving Request: \_\_\_\_\_

Loan Official Concurrence: \_\_\_\_\_

Employee Processing Request: \_\_\_\_\_

This form to be attached to PLAS Transaction Check Request.

JMG

5/2/11



02/15

### COMPLETE APPLICATION

- \_\_\_\_\_ 1. 3-FLP Exhibit 7 Information Needed for a Complete Loan Application (S Drv/FL/Direct/Letters/Info Needed....)
- \_\_\_\_\_ 2. Form 2001 "Request for Direct Loan Assistance"
- \_\_\_\_\_ 3. Form 2301 "Request for Youth Loan"
- \_\_\_\_\_ 4. Form 2037 "Farm Business Plan Worksheet Balance Sheet"
- \_\_\_\_\_ 5. Form 2038 "Farm Business Plan Worksheet Projected / Actual Income & Expense"
- \_\_\_\_\_ 6. Form 2006 "Property Owned and Leased"
- \_\_\_\_\_ 7. Leases
- \_\_\_\_\_ 8. Drivers License
- \_\_\_\_\_ 9. Brief narrative of proposed operation (*new applicants only*)
- \_\_\_\_\_ 10. Form 2302 "Description of Farm Training and Experience"
- \_\_\_\_\_ 11. Form 2370 "Request for Waiver of Borrower Training Requirements"
- \_\_\_\_\_ 12. Producer Subsidiary Print (Does the AD-1026 line say Certified for the current year?)
- \_\_\_\_\_ 13. Producer Farm Data Report
- \_\_\_\_\_ 14. Form 2004 "Authorization to Release Information"
- \_\_\_\_\_ 15. Form 2014 "Verification of Income"
- \_\_\_\_\_ 16. Form 2005 "Creditor List"
- \_\_\_\_\_ 17. Form 2015 "Verification of Debts and Assets"
- \_\_\_\_\_ 18. Copies of Account Statements for credit cards, loans, all other bank accounts
- \_\_\_\_\_ 19. Credit Report Fee **\$16.00 (Single)** \_\_\_\_\_ **\$24.50 (Joint)** \_\_\_\_\_ **\$50.00 (Entity)** \_\_\_\_\_ (*N/A for Youth Loans*)  
*or Commercial Credit Report Requests refer to 1-FLP Exhibit 15, Page 19 & 20 on how to order them through the Farm Business Plan and FLP Pages 3-24 for referencing procedure regarding obtaining Commercial credit reports for partnerships, joint ventures, corp., etc.)*
- \_\_\_\_\_ 20. For LLCs, Corporations, Partnerships, and / or Joint Operation Applicants:
  - \_\_\_\_\_ Financial Statement from Entity
  - \_\_\_\_\_ Personal Financial Statements from Entity Members
  - \_\_\_\_\_ Complete list of all members showing addresses, citizenship, principal occupation, percent of interest
  - \_\_\_\_\_ Articles of Incorporation, By-Laws, Charter
  - \_\_\_\_\_ Certificate of Assumed Name
  - \_\_\_\_\_ Resolution for application, debt, pledge of security
  - \_\_\_\_\_ Partnership Agreement or Joint Operation Agreement
- \_\_\_\_\_ 21. Current list of machinery and/or livestock collateral (*new loans only*)
- \_\_\_\_\_ 22. "Option to Purchase Real Property" or other option to purchase
- \_\_\_\_\_ 23. Form 2002 "Three-Year Financial History"
- \_\_\_\_\_ 24. Form 2003 "Three-Year Production History"
- \_\_\_\_\_ 25. Supporting evidence other credit is not available. (*Required for EM Loans: Denial Letter from Financial Institution*):
  - Loans > \$300,000 = 2 denial letters    Loans < \$300,000 = 1 denial letter    Loans < \$100,000 = Agency may waive
- \_\_\_\_\_ 26. Form AD-3030 "Representations Regarding Felony Conviction & Tax Delinquent Status for Corporate Applicants".  
 Reference Notice CM-716 & CM-719 (Using AD-3030). 4-7-2015 Notice FLP-709 2-FLP and 3 FLP.

## EM LOANS

- \_\_\_\_\_ 1. Form 2309 "Certification of Disaster Losses"
- \_\_\_\_\_ 2. Form 2310 "Lenders Verification of Loan Application"
- \_\_\_\_\_ 3. Form 2311 "Calculation of Actual Losses Worksheet"
- \_\_\_\_\_ 4. Itemized copies of all insurance claims and settlements and all other compensation
- \_\_\_\_\_ 5. Determine Actual Production History (APH)

## FLP RESPONSIBILITIES FOR COMPLETE APPLICATION

- \_\_\_\_\_ 1. Form 2304 "Notice of Incomplete Application"
- \_\_\_\_\_ 2. Form 2305 "Second Notice of Incomplete Application"
- \_\_\_\_\_ 3. Credit Report: Ordered on: \_\_\_\_\_ Received on: \_\_\_\_\_
- \_\_\_\_\_ 4. CAIVRS Report
- \_\_\_\_\_ 5. DLS Customer Profile
- \_\_\_\_\_ 6. Check for previous write-off of all Applicants
- \_\_\_\_\_ 7. Form 2307 "Notice of Complete Application"
- \_\_\_\_\_ 8. Update DLS
- \_\_\_\_\_ 9. GLS Screen print – Verification of Guaranteed Loan losses

## ADDITIONAL FLP LOAN OFFICIAL RESPONSIBILITIES

- \_\_\_\_\_ 1. Document eligibility for the loan(s) in the Credit Presentation of the FBP.
- \_\_\_\_\_ 2. Form 2308 "Notice of Eligibility for FSA Assistance"
- \_\_\_\_\_ 3. Test for Credit – complete "Lender Agricultural Loan Underwriting Standards" FLM MSG 02-34
- \_\_\_\_\_ 4. SF-3881 (EFT) "ACH Vendor/Miscellaneous Payment Enrollment Form"  
\_\_\_\_\_ Update EFT
- \_\_\_\_\_ 5. FSA-850 "Environmental Screening Worksheet"
- \_\_\_\_\_ 5. AD-1026 (On file or to be completed by Borrower/entered by FP/Certified on Subsidiary Print) File behind FSA-850
- \_\_\_\_\_ 6. FEMA-086-0-32 "Standard Flood Hazard Determination" (ND Sharepoint/Resources/Direct Loan/FLP\_FEMA Form...)
- \_\_\_\_\_ 7. Form 851 "Environmental Risk Survey Form"
- \_\_\_\_\_ 8. CCC-902 Applicant's farm numbers & share for each farm.
- \_\_\_\_\_ 9. Employee / Applicant Relationship
- \_\_\_\_\_ 10. Year End Analysis Write-up
- \_\_\_\_\_ 11. Farm Business Plan  
\_\_\_\_\_ Credit Presentation  
\_\_\_\_\_ Farm Assessment  
\_\_\_\_\_ Current Balance Sheet with Schedules  
\_\_\_\_\_ Projected Income & Expense Trends with Schedules  
\_\_\_\_\_ Production Trends  
\_\_\_\_\_ Collateral Analysis  
\_\_\_\_\_ Credit Relationship  
\_\_\_\_\_ Classification
- \_\_\_\_\_ 12. Form 2045 and Form 2040 & "Agreement and Record of the Disposition of FSA Security/Release of Proceeds"
- \_\_\_\_\_ 13. Form 2160 "Appraisal of Chattel Property"
- \_\_\_\_\_ 14. Form 2313 "Notification of Loan Approval and Borrower Responsibilities"  
\_\_\_\_\_ Crop Lien? "Authorization to file in Farm Products Central Notice (CNS) Index" must be on Form 2313.
- \_\_\_\_\_ 15. Notification of obligation
- \_\_\_\_\_ 16. PLAS to tie new loan to EFT.
- \_\_\_\_\_ 17. Close loan within 20 working days
- \_\_\_\_\_ 18. Form 2306 "Notice of Application Withdrawal / Pending Withdrawal"

## SECURITY ITEMS

- \_\_\_\_\_ 1. UCC-1/CNS-1 Financing Statement **\$40 fee** to be collected. "B" issues check to ND Secretary of State  
(Include Sugar Beet Entities)
- \_\_\_\_\_ 2. UCC-3/CNS-3 Financing Statement Amendment **\$40 fee** to be collected. "B" issues check to ND Secretary of State
- \_\_\_\_\_ 3. UCC-11 ND Secretary of State Lien Search. Print Information only, do not print Copies
- \_\_\_\_\_ 4. Judgment Search
- \_\_\_\_\_ 5. Form 2028 "Security Agreement"
- \_\_\_\_\_ 6. Form 2318 "Agreement for Disposition of Jointly-Owned Property"
- \_\_\_\_\_ 7. Form CCC-10 "Representation for CCC or FSA Loans and Authorization to File a Financing Statement and Related Documents". *Only needed if you have a non-applicant spouse or an entity where not all members sign the application. Application states "Permission to file a Financing Statement." (i.e. Direct Loan with a Financing statement)*

## LOAN CLOSING ITEMS

- \_\_\_\_\_ 1. Federal Crop Insurance – Assignment of Indemnity and accompanying letter to Insurance agent.
- \_\_\_\_\_ 1. Proof of Insurance - Chattel
- \_\_\_\_\_ 2. Form CCC-36 "Assignment of Payment" **CRP** and all Farm Programs (2014-2018).
- \_\_\_\_\_ 3. Form 2026 "Promissory Note"
- \_\_\_\_\_ 4. Form RD 3550-28 Authorization Agreement for Preauthorized Payments (PAD) and letter of explanation.  
(S Drv/FL/Preauthorized Debit Notification)
- \_\_\_\_\_ 5. Form 2371 "Agreement to Complete Training"
- \_\_\_\_\_ 6. Borrower Training/Tracking Worksheet
- \_\_\_\_\_ 7. Motor Vehicle Titles showing FSA as Lienholder
- \_\_\_\_\_ 8. Form 2029 "Real Estate Mortgage"
- \_\_\_\_\_ 9. Form 2455 "Subordination by the Government"
- \_\_\_\_\_ 10. Authorization for Release of Personal FSA File Information form

## REAL ESTATE - PRIMARY SECURITY:

- \_\_\_\_\_ 1. Form 2340 "Selection of Attorney / Title Agent"
- \_\_\_\_\_ 2. Form 2341 "Certification of Attorney" or Form 2342 "Certification of Title Insurance Agent"  
**Per 3-FLP 451-D: An Attorney who will be providing title clearance where the certificate of title will be an attorney's opinion must certify to professional liability insurance coverage on FSA-2341. The minimum amount of coverage required for the attorney is \$300,000.00 per occurrence. The insurance coverage may include a deductible, but this may not be more than \$5,000.00.**
- \_\_\_\_\_ 3. EPLS / SAM – Debarment and Suspension List. Check only Closing Agent.
- \_\_\_\_\_ 4. Form 2343 "Transmittal of Title Information"
- \_\_\_\_\_ 5. Form 2344 "Preliminary Title Opinion"
- \_\_\_\_\_ 6. Request for Title Opinion & Legal Services Letter (S Drv/Direct/Letters/Title Opinion). Attach copy of Purchase Agreement.
- \_\_\_\_\_ 7. Form 2350 "Loan Closing Instructions"
- \_\_\_\_\_ 8. Habitable Dwelling – written evidence that water and waste disposal systems are acceptable
- \_\_\_\_\_ 9. Form 2351 "Certification of Improvement of Property"
- \_\_\_\_\_ 10. Form 2352 "Final Title Opinion"
- \_\_\_\_\_ 11. Form 2319 "Agreement with Prior Lienholder"
- \_\_\_\_\_ 12. Agreement with Contract for Deed Vendor. Part of Loan Closing Instructions. (S Drv/Direct/Letters/Contract for Deed Agreement)

## SUGAR BEET FORMS

- \_\_\_\_\_ 1. UCC Agreement
- \_\_\_\_\_ 2. Beet Stock and all Beet Entities on UCC/CNS/EFS
- \_\_\_\_\_ 3. Unit Retains

## Farm Loan Program Interview

(To be used prior to or at loan closing)

Position 3

Agency officials should make every practical effort to ensure the borrower has a full understanding of each of the items listed below.

- 1. Farm Business Planning
- 2. Record Keeping
- 3. FSA visits
- 4. Analysis of Income and Expenses
- 5. Supervised bank accounts (if applicable)
- 6. Planning and performing development work (if applicable)
- 7. Use of funds
- 8. Security requirements
- 9. Borrower training (if applicable)
- 10. Care and maintenance of security
- 11. Accounting for security property
- 12. Repayment of loans
- 13. Graduating to other credit
- 14. Insurance requirements
- 15. Beginning farmer requirements (when applicable)
- 16. Term limits
- 17. Reporting relationships with an FSA employee
- 18. Capital purchases – authorized and unauthorized
- 19. Offsets
- 20. Consequences of debt write off or debt settlement
- 21. Immediate notification of any name or address change
- 22. Discuss LIP/NAP/Forage Farm Programs with **Livestock Borrowers** (*NAP is free to BF and SDA Borrowers*)

### Borrower Training:

If borrower training is required, the applicant selected \_\_\_\_\_ to provide the training.

- Borrower returned FSA 2371 Agreement to Complete Borrower Training
- Borrower returned FSA 2370 Request for Waiver of Borrower Training Requirements
- Complete 3-FLP ND Exhibit 14, Borrower Training/Tracking Worksheet
- Send 3-FLP ND Exhibit 15 to the vendor the applicant has selected

Date items were discussed with borrower: \_\_\_\_\_

Name of agency official who discussed the items with the borrower: \_\_\_\_\_

<b>Direct Loan Tracking Fields</b>	<b>Options or Description</b>
Borrower Name	
Date Received	
First Incomplete Letter Date	
Date Complete	
Date Eligibility	
Eligibility Decision	
Disp Date	Applicant Accepts or declines the loan
Final Disp	Approved, Rejected, Withdrawn
Date Obligated	
Date Closed	
Amount	
Loan Type	Farm Ownership, Operating Loan (Normal, Microloan, Youth)
<b>Guaranteed Loan Tracking Fields</b>	
Borrower Name	
Lender	Bank Name
Date Received	
Date Complete	
Disp Date	Applicant Accepts or declines the loan
Final Disp	Approved, Rejected, Withdrawn
Date Obligated	
Date Conditional Commitment Sent	Sent to the bank
Date Closed	
Date Note Sent	
Amount	
Loan Type	Farm Ownership, Operating Loan
<b>Past Due Account Tracking</b>	
Borrower Name	
Status	Under 90 days past due, Over 90 days past due
Action	Narrative (dates that reminders sent, partial payments received, and promises made, etc.)
Follow-Up	Date if there is a deadline
<b>Servicing Applications</b>	If a borrower has missed their due date by more than 90 days it can enter servicing
Borrower Name	
For	Anticipated outcome: Partial Release, Set-aside, Restructure, Rescheduling, PLS (Partial Lump Sum?)
Date Received	
Date Disp	
Final Disp	Approved, Rejected, Withdrawn
Date Security Action Completed	
<b>Files In State Office Tracking</b>	Paper loan packages/files are often sent to the state office to review or take further action. If the file leaves the door it is tracked in this ledger.
Borrower Name	
Reason	Loss Claim, Foreclosure, CNC, CRR, Cancellation, Civil Rights Review, etc.
Date Sent	
Action	What the state did with the account
Date Received Back	When the file is returned
<b>Current Disaster Designations</b>	When disasters are declared, they are tracked here, as they producers can apply for relief payments
Date Declared	

Disaster Code	
Disaster Description	
Final Day to Apply	
<b>Bankruptcy</b>	
Borrower Name	
County	
Status	Discharged
<b>Guaranteed Loss Claims</b>	Report GLSDC53
Borrower Name	
Offset	This is a date, but no further information
Not Offset	Wasn't Populated
Reason	Bankruptcy or blank
<b>Offset List</b>	All borrowers 1+ day past due
Borrower Name	
County	
<b>Assignments</b>	If a producer is due a payment from a FSA program or NRCS program, the proceeds must be used to pay off the loan first. Making a claim on future funds is called assignment
Borrower Name	
County	
<b>Flagged Accounts</b>	
Borrower Name	
Flag	PLS, OAC7, BAP, ACL, SAA, ACL, etc.
Status	Narative, but generally includes: Notice Sent, Pending, On Hold, In state office, servicing, Should be paid by bankruptcy, etc
<b>Judgment Loans</b>	
Borrower Name	
Status	Paying or Not Paying
<b>Currently Not Collectible</b>	
Borrower Name	
Date of Last Payment	
Note	
<b>Loan Advance Authorization</b>	Whenever operating loan borrowers want access to their funds to make purchases, they call in to request that funds be released for particular purposes. This is the form they use to track these requests
Customer Name	
Date	
-channel-	Phone, Personal, Email
Amount of Request	
Purpose	
Employee Receiving Request	
Loan Officer Concurrence	
Employee Processing Request	
Attached PLAS Transaction Check Request	The transaction receipt from the funds transfer system should be attached as proof that it was processed and sent

# 2016 ANNUAL REPORT

Trail County Soil Conservation District  
 804 West Caledonia  
 Box 727  
 Hillsboro ND 58045

Phone: 701-436-4311  
 Fax: 855-888-6970

**TREES:** Eliminate Dust Storms



March 7, 2017

**TREES:** Adding Beauty to Landscape



January 10, 2017

Both pictures taken in Traill County

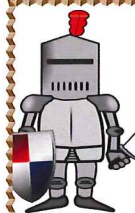
## Plantskydd Deer Repellent

Plantskydd Deer repellent is considered the most cost-effective and environmentally safe animal repellent available. It is made in the USA, is a 100% natural, environmentally friendly product. The long term effectiveness is attributable to the tenacity of its 100% natural, vegetable oil binder in sticking to plants, even under severe snow/rainfall conditions: up to 6 months over winter, 3-4 months in summer. The repellent works by emitting an odor that animals associate with predator activity, repelling the animal before it nibbles on plants. Plantskydd stimulates fear based response which will have deer, elk, moose and rabbits looking to dine somewhere other than your garden and trees.



Stop in the Traill County SCD office to purchase yours today!

Despite all our accomplishments, we owe our existence to a 6" layer of topsoil and the fact that it rains.



## Soil Armor:

### How are you protecting your soil?

Soil armor or cover from cover crops and/or crop residue benefit soil by:

- \* Controlling wind and water erosion—protects soil from wind and/or water as it moves across the surface. It holds the soil in place along with valuable organic matter and nutrients. (See picture above.)
- \* Lower evaporation rates—keeping more moisture available for plant use.
- \* Maintain moderate range of soil temperatures—keeping soil warmer in cold weather and cooler in hot weather. Like us, the soil food web functions best when soil temperatures are moderate.
- \* Compaction—rainfall on bare soils is one cause of soil compaction. When rainfall hits the cover instead of bare soil, much of the raindrop energy is dissipated.
- \* Suppresses weed growth—limits the amount of sunlight available to weed seedlings.
- \* Habitat—provides a protective habitat for the soil food web's surface dwellers.

#### Minimize Soil Disturbance:

- \* Avoid over application of nutrients and pesticides
- \* Minimize tillage
- \* Be aware of other causes of soil disturbance like pounding water, crusting and erosion. Take proactive steps to lessen the effects of these natural occurrences.



# TRAILL COUNTY SOIL CONSERVATION DISTRICT 2016 ANNUAL REPORT

MARCH 2017

## DISTRICT BOARD

- Brad Vaagene - Chairman
- Joel Thorsrud - Vice Chairman
- Larry Lovas - Treasurer
- Sarah Lovas - Supervisor
- Mark Osland - Supervisor
- Deb Sorsen - SCD Manager

## ASSISTED BY

- Curtis Zerface - NRCS District Conservationist
- Brent Skjolden - NRCS Soil Conservationist

## DISTRICT MEETINGS

The Traill County Soil Conservation Board meets on the second Tuesday of the month in Hillsboro. Meeting times are 9:00 a.m.

## Soil Conservation Achievement Award Winner

Marcia Hoplin, Soil Conservation Achievement Award Program winner from the Traill Soil Conservation District was honored at the 78th annual meeting of the ND Association of Soil Conservation Districts in November 2016. Marcia was selected for her use of residue management. She utilizes the EQIP and CSP programs to plant cover crops following edible bean harvest. In addition, she uses CRP to manage saline and beach-ridge acres. Marcia raises wheat, edible beans and soybeans on her 1000 acre Red River Valley Farm.



07 15 2016

Marcia was presented with a framed aerial photo of her farm. A second photo will be included in the traveling Soil Conservation Achievement Award exhibit where it will be displayed at the ND State Fair, several ag shows and shopping centers for the next year. The Soil Conservation Achievement Awards Program is sponsored by the ND State Soil Conservation Committee, NDSU Extension, NRCS, FSA, the ND Association of Soil Conservation Districts and each conservation district.

*Congratulations Marcia!*



**Sarah Lovas**

Sarah Lovas is the newest elected supervisor for Traill County Soil Conservation District. Sarah is a native of Hoople, ND. She received her Bachelor's Degree in Agricultural Systems Management and her Master's Degree in Soil Science from NDSU. In 2014, she launched Lovas Consulting LLC where she partners with farmers in the Red River Valley on their agronomic decisions. Sarah also farms with her husband and father-in-law. She believes that the key to success is to never stop learning. She tracks advances in farming from genetics to precision ag practices and offers presentations to ag-related groups around the region. Welcome Sarah!

## Need Trees?

Traill County Soil Conservation once again has trees available this spring. Please call the office as soon as possible if you need any trees this year. We have too many varieties to list so please call and ask what is available. Want to block your house from the wind? Want to keep your top soil in your field? **Yes YOU NEED Trees!**  
 Call 701-436-5101

## Certificate of Appreciation

Awarded to **Mark Osland & Brad Vaagene**

Who have served **20** years as  
**Soil Conservation District Supervisors**

For the Traill County Soil Conservation District

This is in recognition of your leadership in soil and water conservation. You have helped your neighbors build a better community, a better state and a better nation. May the knowledge of a job well done compensate you for your untiring efforts. Thank you Mark & Brad for your service!

# FSA Intranet

[FSA Home](#) | [Contact Us](#) | [Help](#)

   
Advanced Search

[FSA Home](#) - [Application Page](#)

## FSA Applications

### My Applications

Share URL for My Applications list

Backup/Restore My Applications list

### Find an Application

### Applications Directory

0-9

A-C

D-F

G-O

P-Z

### FSA OCIO Site Feedback

### My Applications List

[Drag up or down to sort manually OR sort alphabetically.]

- ★ AgLearn
- ★ Bridges to Opportunity
- ★ Concur
- ★ Data Marts - application report
- ★ EmpowHR
- ★ Farm Loan Programs Systems ✓ - DLM - FBP
- ★ Financial Inquiries ✓
- ★ Handbooks
- ★ LRA Site
- ★ MIDAS CRM - Customer Relationship Management 1st ✓
- ★ National Payment Service
- ★ National Receipts and Receivables System (NRRS)
- ★ Remedy
- ★ SCIMS - Service Center Information Management System
- ★ Subsidiary
- ★ webTA

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**STATEMENT OF WORK****Cultural Resources Archival Research****Issued September 22, 2004****Contact: NRCS State Cultural Resources Specialist at 701-530-2097**

Technical Service Providers must follow State Historical Society of North Dakota (SHSND) guidance on cultural resource survey standards and have the required North Dakota permit.

The deliverables listed below apply to this individual cultural resources compliance activity. For other planned cultural resources compliance deliverables refer to those specific Statements of Work.

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**NOTE:** NRCS retains responsibility for all decision-making and consultation required of Federal agencies related to compliance with several resources protection laws, including but not limited to the National Historic Preservation Act (NHPA), the Endangered Species Act (ESA), and the National Environmental Policy Act (NEPA). Technical Service Providers are expected to gather information to enable NRCS' compliance with the NHPA and must meet the Secretary of Interior's professional qualification standards as specified in Section 112(a)(1)(A) of the Act and in the implementing regulations for section 106 of the NHPA at 800.2(a)(1) and 800.2(a)(3). Such TSPs shall be used in accordance with 800.2(a)(3) ("Use of Contractors"). Technical Service Providers shall work with the program participants to ensure that all approvals, authorities, rights, permits, and easements necessary for conduct of this cultural resources activity have been obtained prior to implementation of the work.

**CULTURAL RESOURCES ARCHIVAL RESEARCH**

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**References**

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- Archaeology and Historic Preservation: Secretary of Interior's Standards and Guidelines
- National Historic Preservation Act, Section 106
- 36 CFR 800; Protection of Historic Properties
- NRCS National Cultural Resources Procedures Handbook
- NRCS General Manual 420 Part 401
- National Environmental Compliance Handbook

**Professional Qualification Standards**

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The principal investigator and anyone functioning as lead field investigator must meet the minimum professional qualifications listed in the "Archaeology and Historic Preservation: Secretary of Interior's Standards and Guidelines" for the type of services needed:

**History**  
**Archeology**  
**Architectural History**  
**Architecture**  
**Historic Architecture**