



**DEFEND THE FLOCK**  
**Biosecurity on a Budget**  
**Webinar Transcript**  
**March 14, 2024**

**Moderator (Gillian Pommerehn)** >> You can check out all of the amazing, Defend the Flock free resources by searching USDA and typing 'Defend the Flock' in your browser. My name is Gillian Pommerehn, and I'm pleased to support USDA Animal and Plant Health Inspection Services,' or APHIS,' work on avian health and the Defend the Flock campaign. Today, we're excited to have with us Dr. Melissa Yates, Poultry Specialist and Veterinary Medical Officer for USDA APHIS. Dr. Yates will share low-cost, effective ways to keep your biosecurity and your flock safe from deadly avian diseases. Later, we'll be joined by Matt Henderson, a senior loan officer with USDA's Farm Service Agency, to briefly discuss farm loans that you may be eligible for. You'll want to stay on for the full webinar to learn more. But, before we get started, we'll go to our second slide to give you a few housekeeping tips. We want to let you know, first and foremost, that closed captions are available for this program. If you scroll to the bottom of your screen, you can hover over that bottom line and then click on show captions. This presentation will be interactive and audience participation is encouraged during the polling session. You'll note at the bottom of your screen a QR Code, you can click on that code to participate in our fun and informal poll that's happening later in the presentation. Today, we'll talk about avian flu and then review biosecurity best practices. If you have questions about today's discussion, you cannot chat, however, please send those questions to the email you see here, [Shilo.Weir@usda.gov](mailto:Shilo.Weir@usda.gov). Your questions and answers will be posted along with the recording of today's webinar on the Defend the Flock website. Please be sure to follow our Defend the Flock Facebook and Twitter X to find out when the Q&A and the recording are available. And now I will turn it over to Dr. Melissa Yates.

**Dr. Yates** >> Hi, everyone! Can you hear me okay? I just want to make sure.

**Moderator** >> We can.

**Dr. Yates** >> Okay, great. So, I wanted to just give you all a quick background on myself before we get started. So, I went to Virginia Tech for my Bachelor of Science in microbiology, and I attended the University of Edinburgh for my veterinary degree and I'm currently finishing up my MPH at the University of Minnesota. Otherwise some of my work history background: I've worked for the State of Arkansas as their Assistant State Veterinarian and their National Poultry Improvement Plan Coordinator, briefly for the State of California to help out during the Virulent Newcastle Disease outbreak in 2018, for the Maryland Department of Agriculture as their National Poultry Improvement Plan Coordinator, and then for the last few years I've been working for the USDA APHIS as a veterinary epidemiologist, and briefly, I just finished a stint as the Acting Assistant Director for poultry health. So, hopefully you all have...if you haven't already, if you scan the QR Code, or you go to Slido.com and enter in this ID, 3086388, we're going to do a quick poll.

- So, the first question here is, **'Do you currently own any backyard poultry?'** All right, good. It's working. Give us a few seconds here. And, hopefully, everyone can see the results okay. It looks like we have about 70% or so people attending [don't] own backyard poultry. Another few seconds.
- Alright, move on to the next question. **'If you don't have a poultry flock, do you plan on starting a poultry flock in the next 6 months – 1 year?'** It looks like we have about 10% of people or so that are going to start. And then, obviously, we have about forty percent that already own poultry. And it seems like we have several people that are just interested in hearing about biosecurity, which is great.
- **'So, if you do own poultry, how large is your poultry flock?'** Alright, it seems like we lost a few participants. It seems like the majority own between 11 to 25 birds, and we do have some people that have some larger sized flocks, with over a hundred birds, or even over a thousand birds.
- Okay, **'What species do you have in your poultry flock?'** This question should allow you to select multiple species types. Looks like most people have chickens, very popular. That's pretty interesting. Pretty good distribution there, turkeys, ducks, and other types of poultry.
- Alright, move on to the next question. **'What is the primary purpose of raising your flock?'** So, do you raise it for food, for your family, is it just for fun as a hobby? Do you have a business, are you selling meat or eggs? Or do you raise birds for breeding for poultry shows? Very cool, it seems like most people, they raise birds for food for their family. Otherwise, a lot of people do sell product from their birds.
- Switching gears a little bit, [we'd] like to know if you've heard anything about the 2022 avian influenza outbreak. **[Have you heard anything about the 2022 Avian Influenza outbreak?]** It's interesting, especially for us, because obviously this has been all our world has been about for the last two years, and so I will tell you more about avian influenza in a second. Looks like most of you have familiarity with the avian influenza outbreak.

Alright, so I'm just going to talk to you a little bit about avian influenza. One of the key things to note is that all avian species are susceptible.

There are two forms of avian influenza. There is a Low-[Pathogenicity] Avian Influenza (LPAI), which usually causes low mortality, or mild to moderate clinical signs, or the birds may have no clinical signs whatsoever to indicate that they are even infected.

Then we have [High-Pathogenicity] Avian Influenza (HPAI), which can cause high mortality and is considered a foreign animal disease. And that is the virus that we are currently dealing with right now in the 2022 avian influenza outbreak, the highly pathogenic avian influenza. So, one thing to note is this virus is pretty resistant. It can survive for weeks to months in the environment, in low temperatures.

So, some of the clinical signs that you would see with HPAI, [are] acute mortality, as I mentioned, which basically means that you might lose several birds in your flock over a short period of time. So, over a couple of days, you could lose a quarter or half your flock. You may see neurological signs, so the birds may be laying on the ground, they may have abnormal head position, they may be twitching, they may have drooping wings. The birds may have depression or lethargy, so you may

just see them sitting; decreased speed and water consumption, and also decreased egg production.

So, if you do see these signs in your flock, especially the mortality, please either contact your State Veterinarian's Office, contact your State Veterinary Diagnostic Lab or contact our 'Sick Bird Hotline' that I have listed here, the one eight hundred number (1-866-536-7593). And if no one picks up, you will be able to leave a voicemail with us, and someone will give back to you.

So, what happens after you contact us? You'll receive a response back from us and we would triage the situation. So, we'll just ask you some questions about your flock and the clinical signs you're seeing in the timeline. So, when your birds started getting sick, and then any other factors. And then depending on the information that you provide us and how suspicious we may be, we may either ask for you to drop any deceased birds off at the local State Veterinary Diagnostic Lab, or someone may come out, obviously with your permission to come out, and sample birds on your property, and there may be a quarantine associated with that if there is signs of illness in your flock, because we don't want the disease to spread. So, if your flock is positive for HPAI, the general sequence of events is that the birds may be depopulated. Again, we don't want to spread this disease either to your neighbors, we don't want it to spread to anyone that has business with their flock or is involved in the commercial industry as well. And then your property would be quarantined, there'd be possibly cleaning and disinfection, or a one hundred and twenty day fallow period. Basically, you would have to wait that time - it would be a down time before you would repopulate with birds because, if you remember, I said that the virus could persist in the environment for long periods of time. So that's the reason for that one hundred and twenty day fallow period.

So, how does this virus spread? Wild birds. So, primarily waterfowl species, especially dabbling ducks, they are the reservoir hosts. One interesting fact for this virus we have actually been seeing clinical signs and mortality events associated with some of the reservoir hosts, so we have seen it in geese and some ducks as well, which has not been the case with previous versions of this virus that we have seen. So, wild birds, they would carry the virus in the respiratory secretions - it's in their feces which allows them to contaminate, feed and water. It also spread through direct or indirect contact - so, if you have untreated surface water ponds, if you use that for drinking water or cleaning, if there's been any ducks or waterfowl hanging out on that pond, there could be virus present in that water. Contaminated equipment or vehicles, if they're left outside and they're able to be exposed to feces or direct contact with wild birds. Contaminated clothing or footwear - so, basically anything you were wearing around the farm outside, where there's been exposure to wild birds and their feces, your clothing and footwear could become contaminated, and you could walk that virus around your farm on your footwear and clothing. As well, if there were any infected birds, any infected wild birds and they have direct contact with your poultry, they absolutely can spread the disease to your flock that way, too.

So, some basic stats about the HPAI outbreak. On January 14, 2022, so it's just over two years ago the USDA found, they identified this H<sub>5</sub>N<sub>1</sub> HPAI in an American wigeon in South Carolina. That was the first detection of this strain of the virus in wild birds in the US, since 2016. Not long after that, on February 8, 2022, we had our first commercial case in Indiana in turkeys. Not long after that, we had our first backyard case for this outbreak, unfortunately, that was my birthday. It was a Saturday morning, and I received that phone call at 7 a.m. So, my birthday was unfortunately ruined.

Some stats for our latest detections of HPAI, in the last 30 days, we've had 22 confirmed flocks. So, we've had about 15 [backyard] flocks and 320,000 birds affected in the last 30 days. You can see from the graph at the bottom of the screen, this is the total number of birds affected split up by commercial flocks versus backyard, and the total number of birds affected. So, you can see back in December of 2023, we had 11 million birds affected, and thankfully we've seen a decrease in detections since December. For the time being, we are hoping it stays that way. So, total detections in backyard flocks. This is a heat map, so the darker the state, the larger number of flocks that have been affected by HPAI. So, you can see that Pennsylvania, Florida, Minnesota, and Washington State, California, Oregon, Idaho, have all that hot spots backyard flocks affected with HPAI. And in the last 30 days this is where again darker states have had more flocks affected, and this is where we've had backyard flock detections with HPAI. We do surveillance in our wild bird populations in the US, this is a map just showing you which state that the wild bird that detected positive for HPAI was collected in, or that sample was collected. In total, there's been over 9,000 detections since January 1, 2022.

So, now we're going to talk about biosecurity. So, what is biosecurity? Biosecurity is everything that people do to keep diseases - and the viruses, bacteria, fungi, parasites, and other microorganisms that cause disease away from birds, property, and people.

There's two distinct types of biosecurity. There's structural biosecurity, which is any measures that are used in the physical construction and maintenance of coops, pens, poultry, houses, family farms and other facilities. We also have operational biosecurity. So, this is any practices, procedures, or policies that are consistently followed by anybody. For example, that would be interacting with your poultry flock. So basically, what do they do before they see your birds? What do they do after they see your birds to help prevent the introduction of disease into your flock?

So, it's time for another poll. I know you are all very excited for that. So, if you remember, if you still have your login information - if you scan that QR Code, you go to Slido.com - start answering these questions.

- So, one thing I'd like to know, '**Are you familiar with the concept of biosecurity?**' This is good, it. It looks like a lot of people have heard about biosecurity.
- '**Do you currently practice any biosecurity at your farm or property?**' Now, this could either be structural or operational biosecurity. So, whether again, this is the way that you have constructed your pens or your coops to help prevent disease introduction into your flock, or if there are certain procedures that you follow before you're going to, before you're going to see your poultry. We're going to talk about a whole bunch of those measures in a second. So, for those of you that answered, 'Not Sure' and 'No,' hopefully things will be a lot clearer. This is good that 83% of respondents do practice some biosecurity.
- Another question, '**Has your flock ever contracted a disease leading to illness or death in your flock?**' So, have you ever had birds that have gotten sick? Maybe you're not exactly sure why, but sometimes maybe you did get samples collected, or maybe you submitted samples to your diagnostic lab. And one of the reasons I'm asking this question is to help emphasize the importance of regular biosecurity and consistent biosecurity in your backyard flocks. So, I know I talked about avian influenza which is one of our biggest concerns right now regarding poultry diseases. But one thing I wanted to emphasize is that

your biosecurity practices will help keep out any disease from your flock and will help keep your flock healthy.

- ***'If you have had illness or death in your flock or if you ever do, do you know who to contact to get help you?'*** This is me asking to see if you were paying attention to my earlier slide. As I said, you can always Google, 'USDA Sick Bird Hotline,' and you can call that one eight hundred number, and that will get you to us and we will be able to help triage your situation to determine if we need to collect samples and help diagnose whatever may have caused illness or death in your flock.
- There's another question, ***'Has either your flock or the flock of a friend, neighbor, colleague, been affected by the current, Avian Influenza outbreak?'*** So, I'm just curious to know if anybody that's attending this webinar - either has your flock become infected, or maybe one of your neighbors become infected with H5N1 during this outbreak. It looks like most people, thankfully, have not been directly affected by the outbreak, though does look like about 20% of people have been affected or know someone who has been.

So, now I'm going to get into the biosecurity. (1) Here's my first point - keep wild birds away from your flock. So, as we just discussed, they carry avian influenza, but they also carry other diseases that can infect your flock. So, you want to make sure that you are protecting their food and their water from exposure to wild birds. And by keeping your food and water in enclosed containers - that helps to prevent access by wild birds. Ensuring that you're regularly washing and sanitizing your food and water containers and never using untreated surface pond water as drinking or cleaning water for your poultry flock. As I mentioned before that water can become contaminated, so, you could end up infecting your flock with avian influenza. Using any sort of netting, chicken wire, or fencing, or some sort of coops or housing, to again help prevent access of wild birds to your flock. And then also, don't let your free-ranging birds range in areas where there's a lot of wild bird activity. So, if there's a pond on your property, consider ways that you can prevent your poultry from directly accessing that pond, just so that there's some sort of barrier between your poultry and any wild birds that may hang out on your property or on your pond.

(2) Second important point - don't co-mingle waterfowl species with your poultry. Keep chickens, turkeys, game fowl away from any ducks or geese you may have in your flock. But ideally don't commingle any of the bird species at all. So, there are some diseases that, for example, chickens can spread to turkeys and game birds, histomoniasis is one and there's also several diseases in bacteria that can affect all of the poultry species. So, some of them are susceptible to Mycoplasma and E. Coli. So, it's a good idea to keep the different species separated. But at the very least, don't commingle the ducks and geese with any of the other types of poultry that you have. And one way to do this separation is to have different pens, or using chicken wire, or some sort of mobile coops, or some sort of fencing that you can construct.

(3) Another important biosecurity point - don't introduce older birds into your flock. Unfortunately, there are a lot of different diseases that poultry can be exposed to. The older they are, the higher the likelihood that they have been exposed to something. Unfortunately, some birds can carry some of these diseases asymptotically, so they may not even look sick until you introduce them to your flock. They become stressed, they start shedding the pathogen, and then your flock gets sick. So, how do you avoid introducing older birds? If you purchase hatching eggs or day-old chicks, especially from NPIP hatcheries, that is one surefire way to help prevent introduction of disease into

your flock. So, do not purchase birds from swap meets or auction markets. Also don't purchase adult birds off of internet websites. So, as an example, don't look for adult birds to buy off the web. We want to stick to hatching eggs and day old chicks, especially from NPIP hatcheries. I know these birds look nice and pretty, but don't do it, they carry disease.

(4) Point four, use dedicated footwear and clothing when working in your poultry areas. So have a dedicated set of rubber boots and coveralls and use only that set whenever you're going to visit or do work in your poultry enclosures. Don't wear that same clothing off the farm because as I said the environment can be contaminated and remain contaminated with Avian Influenza for long periods of time. So, a good way to protect your flock from the introduction of diseases is to not walk that disease into your flock. So, you can purchase a pair of rubber boots and coveralls for very cheap from any feed supply store. Another good thing to do is to regularly clean that clothing and footwear either using some sort of bleached powder or water and disinfectant and having a cleaning brush. As we have demonstrated in the picture, you can just have a bucket with some water and a scrubby brush, and you can just scrub off your boots before you go into your enclosures. Another thing that you can do is ensure that you see your poultry at the beginning of the day or after you've had a shower. So, if you wake up in the morning, tend to your birds, then go off and do whatever it is you're going to do for the day. Again, put on your dedicated set of boots and coveralls right before you're going to go into your poultry flock, remove them when you have finished working with your flock, and then go about your day. Don't finish your day where you've possibly been working on the farm, and you're dirty, and you've had exposure to everything in the environment, and then go back in to see your flock. Make sure that you've had a shower before you go back into the birds, again so that you're not bringing anything that may have contaminated the environment into your poultry enclosures. So, another thing to consider is having dedicated footwear and clothing for each enclosure, or area if you have different species of poultry. So, as I stated before, it is possible that diseases can be spread between your pens and between the different species of birds that you have on your farm. So, if you have a dedicated set of footwear and clothing for each enclosure, that will help limit the ability of any clothing or footwear that may be contaminated with that, whatever pathogens or illnesses they may be carrying, it will help prevent you from introducing it to other pens or enclosures on your property. And of course, wash your hands or use hand sanitizer when entering and exiting your poultry areas. Alternatively, you can also wear a clean set of gloves. You need to remember to change your gloves pretty frequently.

(5) Security point five, limit outside equipment or vehicles and prevent visitors from entering any of your poultry areas. This is especially true if anyone that you know that could be entering onto your farm owns poultry because they can bring disease from their flock to your flock on their footwear, clothing, and vehicles, and any equipment. So, let's say there's some piece of farming equipment you want to borrow from your neighbor, they own birds also. They just hand you that equipment, you bring it right in, and you're using it in your poultry enclosures. And now, if their flock has been infected with anything, you've potentially just brought the disease directly into your flock, if you didn't clean and disinfect that piece of equipment that you borrowed. So, as I said, visitors can walk that disease right into your flock on their clothing, their footwear. One good thing that you can do is to post a biosecurity signage, like we have displayed in the picture, at the entrance to where your poultry areas are, and you can find free posters online. Also, providing disposable or reusable footwear and clothing for any poultry caretakers that you may have. So, for some of you all that may

have a couple hundred birds on your farm, maybe you have people that help them take care of your birds. Providing them with site-dedicated footwear and clothing, which again you can purchase rubber boots and acetic overalls for pretty cheap at any feed supply store, you can have that provided for your caretaker so they're not wearing their outside clothing that can be exposed and contaminated with pathogens into your flock. As I already said, don't share equipment or tools with other poultry owners unless it's thoroughly cleaned and disinfected. I know people have asked before, a pretty effective disinfection agent is a 10% bleach solution.

(6) So, biosecurity point six; have some sort of pest control program, whether that's bait stations or traps, fly control tape - just make sure whatever you're doing helps to prevent rodents and pests from accessing feed and water for your poultry. So, storing feed in fully enclosed bins with lids will help prevent rodents and pests access to that feed. Also, using nipple drinkers is a good idea if possible. And then also, just again, the reason for prevention of rodents and pests from having access to your flock is, they can also act as fomites, and they can carry diseases as well.

So, let's say that you're like, 'All right, I've already done all these things that you have presented to me. What else can I do to up the level of my biosecurity for my backyard flock?' So, you can write a biosecurity plan - and I have met backyard owners that have done this, so this isn't a crazy idea! What a biosecurity plan is, it's you establishing simple protocols for anyone that may visit or care for your birds, and we do have free biosecurity plan templates that you can download off our Defend the Flock website. And I will mention that link in the next slide. And basically, what that biosecurity plan includes is specific procedures that anyone that is going to have access to your birds would follow. So, for example, you would write out, 'must wear site-specific clothing and footwear prior to entering poultry areas, don't permit outside visitors from having direct access to flock,' things like that. And the reason that you write it down is it helps to improve the consistency of any biosecurity that you use on your flock and that anyone would use on your farm. So, you may know all your protocols and everything that you do. But let's say you have someone new. Let's say you're going on vacation or out of town. You have someone else that you may need to have help care for your birds. If you've written down your biosecurity plan it is a crib sheet, a cheat sheet for them to follow in order to ensure that they are meeting your consistent level of biosecurity to help prevent introduction of diseases into your flock. Another thing that you can do is install fencing, or to build fully enclosed poultry huts. So, you can add fence or netted roofs and walls to keep wild birds out of outdoor areas. So, your birds can be outside, but if you have mesh or some sort of netting, you can help prevent direct access of wild birds inside the poultry enclosure. Another thing that you can do is install a gate and biosecurity signs at your property's entrance, and this is to help discourage unintended visitors who may, you know, maybe it's someone, if you're out in a rural area, and someone's driving down the road you're like, 'oh, look chickens,' and maybe they think, 'oh, I'm going to come and get closer to your chickens,' and maybe I don't know, stick my fingers into their areas. So, a good thing that you can do is to have signage that basically says this is a biosecure area, do not enter if you are not an approved visitor.

So, now I'm going to give you some information on some biosecurity resources. So, if you scan this QR code it will take you directly to our Defend the Flock website. Or alternatively, if you go on the [www.aphis.usda.gov](http://www.aphis.usda.gov) website then search up 'Defend the Flock resources,' there is a whole bunch of materials there and even videos that you can watch that go through basic biosecurity procedures. And, as I mentioned before, there's downloadable templates for creating a biosecurity

plan for your poultry flock. And here I'm just showing you what the website looks like. This is the Defend the Flock website, and this is the link to the resource center that has all the materials that you can download and videos you can watch.

So, I just want to thank everyone and had fun presenting the material and I hope you all enjoyed the biosecurity segment. I'm going to hand off the presentation.

**Moderator** >> Yeah, so, thank you, Dr. Yates. That was great. We really appreciate all those tips and resources. And now we're going to go to Matt Henderson, who's going to talk about USDA Farm Service Agency farm loans. I will say, I know we have a couple of questions in our Q&As. We will be answering those. Those answers will be available on the Defend the Flock website. So, we are capturing those questions. Also, if you have questions, you can directly email, [Shilo.Weir@usda.gov](mailto:Shilo.Weir@usda.gov). So, if you want the fastest response, feel free to email, Shilo. We will be answering all those questions, though, and we'll capture your questions in the Q&A. So now, without further ado, I'll turn this over to Matt.

**Matt Henderson** >> Thanks, Gillian, and good afternoon, everybody. I appreciate you having me here this afternoon. So, we can go ahead and go to the next slide and just go ahead and get started on my portion of this. So, like Gillian said, my name is Matt Henderson, I'm a Senior Loan Officer with the Farm Service Agency, FSA. And for those of you who don't know, FSA among other programs, we do offer some farm loan programs that we thought it would be good to just share some basic information with you about in case they may be helpful to you in terms of your operations, whether it's, you know, implementing some of these biosecurity measures you've heard about just now, or just even how they can perhaps help your operations out in general. But just a little bit about me, I got my degree from Penn State University in agricultural systems management. For the last thirteen years, give or take, I've worked for FSA. For the last, roughly eight and a half of those, I've been based out of our headquarters in Washington, DC, working specifically with our guaranteed loans. But if we can go to the next slide, I'll just tell you a little bit about some of the basic eligibility requirements for our loan programs.

So, I am glad we had the poll a little earlier to see the types of folks we have in the audience today because one of the unique, or I shouldn't say unique, but just one of the criteria to qualify for an FSA loan is that the applicant needs to be the operator, or the owner operator of a family-sized farm, and there's a few different factors to break down in there.

But the first thing I'm going to focus on is actually the third bullet in this list, which is that the operation must be a family-sized farm business, and the emphasis on the business part, and how that ties into the last bullet of producing an ag commodity for sale. So, I know in the poll question some of you indicated that you were just kind of raising your backyard flocks as a hobby, or perhaps just for personal use. Unfortunately, those of you in those categories would not qualify for our loans because again, you're just doing that as a hobby or for personal use. In order to qualify for the loans from our agency you do have to be operating a family-sized farm business. And when we talk about family farm and what that, how that's really defined, there's a couple things we look at there. But primarily the labor and the management must be made, or the daily labor and management must be conducted by family members. Right? They can't be, we can't loan to absentee investors. Whoever we're loaning to has to be the ones that are providing the day-to-day labor and management for the operation. And when it comes to family farms, there are some size type factors

we look at as well, kind of on both ends of the spectrum. You know, if we have operations that are so large that labor and management typically is not provided just by family members, and there's a lot of external hired labor or management. Typically, those operations are going to be too large to be considered a family-sized farm. But of course, given this audience we have here today, that's probably not applicable to most of you. But on the other end, kind of on the smaller end we do have to make sure that the business is big enough that it's kind of considered to be a farm, you know, as compared to others in your area, more so than just a rural residence or a hobby farm. So, you know, in those cases we look at several different factors, but you know a lot of it comes down to the projected gross farm income that you're going to have as that compares to the amount of the loan you're requesting. And basically, whether that business is going to generate enough income as compared to the amount of loan that's being requested.

Now, outside of that, there are some other eligibility requirements that are listed out here at the bottom, I'm not going to read through all those today just because of the limited, limited time that we have. But suffice it to say, most of those other requirements are pretty standard for government programs. You know, as far as there are certain citizenship requirements, you can't be delinquent on any Federal debt, you can't have any, or you can't have certain you know, controlled substances, convictions, things like that.

But if we can go to the next slide, we'll just talk a little bit about what some of our loans can actually be used for. So, we have a few different categories of loans, and they're broken down by what those funds can be used for. So, starting on the left, we do have real estate loans, or what we call farm ownership, or FO for short. Those loans are typically used to purchase farmland. They can also be used for capital improvements. So, you know, construction or repair of farm buildings, things like that. Certain ones can also be used to refinance debt depending on if it's a direct loan or a guaranteed loan. Guaranteed farm ownership loans can be used to refinance that, but direct farm ownership loans cannot. Moving on to the center category, we have a couple different categories of what's called operating loans (OL), and the first one is what we'll call term loans. Those are usually for items that are just kind of a one-time cost. Maybe it's a purchase of a certain asset or just some other sort of operating cost, but something that's more of a one-time expense as opposed to some kind of recurring expense. So, some examples, there are, you know, purchases of machinery, purchasing breeding livestock, again we can refinance debt with those too if the original loan was made for an authorized operating loan purpose, farm debt payments we can use those for. And then, specifically, as it relates to biosecurity, some of those term operating loans could be used to implement some bio security measures, and just whether it would fall in this category or not would really come down to if it's, you know, whether or not it's kind of a one-time cost versus something that's going to be a little more of a recurring cost, because if it is going to be a recurring cost that would probably fall into this third category, which is lines of credit/annual operating loans. And those are used for the typical day-to-day operating expenses for the farm, living expenses, they can be used to purchase feed or livestock, and again they can just be used for kind of any routine reoccurring annual expenses that might be related to biosecurity.

And you did hear me mention, you even see on the screen the words direct and guaranteed. FSA has two different ways we administer loans. One is what's called direct loans, and that's where the agency is actually directly lending funds to the producer. The producer applies directly with the agency, and assuming the loan is approved, it's funded in service directly by agency staff. But then

we also have guaranteed loans, which is a little different. Those are loans that are actually still made and serviced by commercial lenders. And just then the lender, if they feel a need because of some manner of weakness in the application they may come to the agency and ask for a guarantee, which is simply a legal document where the Government agrees to reimburse the lender up to a certain percentage of any loss they may take on a loan. So, if you're coming directly to FSA and applying for a loan that's going to be our direct loans. But if you're working with a commercial lender, there's always a possibility that the lender may come to FSA on your behalf and seek a guarantee.

But if we could move on to the next slide, we just have information about, basically some other places where you can go to get some additional resources and information, because obviously, in just a few minutes we have here, we've barely scratched the surface of our programs. But for those of you who don't know, FSA does have a network of state and county offices across the country. So, you know it's very possible there's a county office located pretty close to where you may be located. So, if you're not familiar with that there's a real simple way to find your local office and their contact information. There's a USDA website called Farmers.gov and there's a lot of great resources on there. But one of the, one I wanted to call your attention to is just this ability to search your USDA Service Center like you see listed here and like, as I said, just based on some information about the state and county in which you're located, that'll give you the contact information to reach out to your local FSA office. And if you decide that you are interested in pursuing an FSA loan, you know the staff in our county offices can walk you through the process and you can also talk through the details of some of these other requirements in a lot more detail with you, so you can understand whether or not our programs might be a good fit for your operation. Additionally, if you're looking for some resources just on the web, also through that Farmers.gov website, we do have a pretty new or a pretty cool tool, I should say, that we call the Loan Assistance Tool that we've rolled out in the last year or so. It's an interactive web-based tool that just helps you walk through a lot of those eligibility requirements that we talked about real briefly earlier, talks about again some of the loan purpose stuff that I briefly touched on, and just some of the other program requirements that we didn't have time to get into today. But you know it's very interactive. It helps you walk through and understand those requirements, it helps you understand again whether our programs may be a fit for you and your situation, and if you do ultimately decide to apply it does have a section that kind of walks you through the information you'd have to provide in order to apply, just so you know kind of how that whole process would work so that you can be prepared in the event that you do ultimately decide to apply for a loan from us.

So, with that I appreciate the chance to talk with you all today, and I think at this point Gillian, I'll hand it back to you.

**Moderator >>** Great! Thank you so much, Matt. That's a lot of really good information. Before we go, I just want to remind you that APHIS has a ton of resources. Matt just shared some, but we have even more for backyard bird owners like yourself.

So, again we encourage you to visit Defend the Flock on the USDA website to download those materials, which are free and available in multiple languages. You can also join Defend the Flock on Facebook and Twitter X to stay up to date on the latest bird news and resources. We will answer your questions and those will be available for download on the Defend the Flock website or notify

you when those questions are up on Facebook and X. If you have general questions about avian health, concerns about your flock, or any of those things, we do have this toll free number on the screen. It's USDA Animal and Plant Health Inspection Services, 1-866-536-7593.

And once again, really, a big thank you to Dr. Yates for her time and sharing her expertise today. Thank you, Matt Henderson, thanks to Lindsay, to Shiloh and everyone else on our team who helped make this webinar possible today. And of course, a special thanks to all of you for recognizing the importance of keeping your flocks and farms safe and healthy. Hope everyone has a great day.

**Dr. Yates** >> Thanks everyone.