



James Harris

Food Not Bombs

Loan Advisor, Farm Service Agency (FSA), US Department of Agriculture (USDA)

WORKS: Fresno | LIVES: Fresno

FIELDS: Farming, Finance

James Harris's eclectic path to the role of USDA Farm Service Agency financial advisor comes in handy on the job. The University of California, Santa Cruz, farm and garden alum, former organic farmer, African American Army veteran, and single father who hails from the South finds all his personal and professional experiences help him connect with Central Valley producers who are trying to secure loans. Many of Harris's clients are desperately trying to hold onto or start a farm business. Harris understands the healing power of growing food and the financial realities of making a go of it in agriculture.



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As a loan officer for the [USDA Farm Service Agency](#) in Fresno, James Harris counsels newbie and seasoned farmers as they struggle to produce food and manage their finances.

Harris is no stranger to adversity. He hails from a small town in North Carolina, where, he says, there wasn’t much to do. “I had three options: get fat, sell drugs, or make a lot of babies, and I decided I wasn’t going to do any of those things,” says the 36-year-old, who was raised by a single mom and his maternal grandparents. “I decided to do something different.” So, he joined the Army.

The structure, physicality, and discipline proved a good fit, at first. Harris served 10 years, including two tours of duty in Iraq, where he was shot at in the field and suffered concussions caused by blasts from IEDs, also known as improvised explosive devices. In 2012, he left the military—as a single dad, he was honorably discharged on parenting grounds—after he became angry and frustrated over what he felt was the misuse of soldiers like himself, charged with protecting American oil interests in Iraq.

The transition to civilian life proved rough. Harris battled anger issues, depression, and post-traumatic stress disorder. He sought help from doctors and therapists at the Department of Veterans Affairs in Oahu, while earning an undergraduate degree at Pacific University.

He volunteered with the disabled elderly and witnessed the joy they found in spending time in a garden. Outdoor therapy, he thought, might help him too.

He learned about [The Mission Continues](#), a nonprofit that helps vets adjust to civilian life, and through that program he spent six-months apprenticing at Mohala Farms, a six-acre, organic farm and non-profit on Oahu’s North Shore. “I loved it. I was outside, driving a tractor, helping to grow fruits and vegetables, it was the best therapy for me,” he says. While there, he learned that one of his former army colleagues, battling depression and a drinking problem, committed suicide. “I didn’t see that coming,” says Harris, who realized that taking care of his mental health was a top priority to transitioning beyond the military.

He continued to volunteer and work on farms. “I loved putting seeds in the ground, seeing them come up, and selling produce at the market,” Harris says. “The physical therapy—it just made me much happier,” he says. “I felt like I really accomplished something at the end of the day, something positive,” he says.

With the goal of owning a farm, Harris was hungry to learn more about the business side of growing food. After connecting with the nonprofit [Farmer Veteran Coalition](#) (FVC), Harris found out about the [Center for Agroecology and Sustainable Food Systems](#) ecological horticultural apprenticeship program at UC Santa Cruz, where he spent six months learning about farming.

“My vision was to run my own farm. But I didn’t have the capital. I didn’t know how to finance it. At UCSC I really dug in deep on the financials: on crop yields and produce prices, how that all worked,” says Harris, who tends a thriving backyard garden in Fresno, where he grows kale, collards, chard and other vegetables. “I don’t think that dream has ever gone away, I’m just taking a different approach now.”

An FVC success story, Harris shared his experiences at its annual conference, where he met Oscar Gonzales, who was then the California executive director of the Farm Service Agency. Gonzales, who was moved by Harris’s courage, resilience, and perseverance, encouraged him to apply for a job with the agency. Harris jumped at the opportunity to help others find their footing in farming. In 2015, after he was offered the position, he promptly moved to Fresno.

The FSA helps growers on the edge secure low-interest farm loans, grants, disaster relief assistance, and credit counseling. The agency serves as a last line of defense before bankruptcy for farmers who have exhausted all other credit options or who can’t get a loan from a commercial bank.

Given his farming experience in both California and Hawaii, Harris knows firsthand the particular challenges farmers face, especially those running small- to medium-sized operations. “I see the numbers; I see how hard it is to make it pencil out,” he says.

He also understands that the financial side doesn’t always come easily to farmers, who are concerned about crop yield ratios, weather extremes, fixing equipment, and day-to-day operations.

Expenses, payroll, and tax review are probably the last thing on a farmer’s mind, says Harris, but it’s as important or maybe even more so than buying seeds and tending crops. Farming may be a way of life, but it’s also a business, says Harris, who has a personal and professional interest in reaching out to farmers of color, including other African American growers, many of whom aren’t aware that they may qualify for a farm loan. “I’m a brother, I speak their language, that definitely helps in this work,” he says.

Harris’s clientele is made up of mostly men, who grow everything from almonds and table grapes to sugar cane and mizuna. Harris helps them build projections, write credit presentations, and handle security inspections. He also offers counseling advice when clients can’t make payments. “Nobody in farming really tells you that they get loans. They don’t want you to know. When people tell their farm story they don’t really mention it,” says Harris, who wants to help people qualify for whatever financial assistance they’re eligible for.

He’s also a pragmatist. “Lenders don’t care about your social mission. If a farm doesn’t have the potential to make money, they don’t care,” says Harris, referring to the fact that some growers focus on organic practices or food justice philosophies. “I’m honest with farmers: They think it’s a selling point, and I thought it was too, but the biggest thing is: Are you making any money? Can you pay back the loan?” Harris says that organic vegetables are his jam but 90 percent of the clients he works with are conventional farmers. He understands why. “I can’t afford to only buy organic, even though I appreciate and understand the thinking behind it,” he says. “The farmers are just trying to make a living.”

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Why Fresno? “This is where ag is happening. Urban farms are great, I get it. But this is where the land is, this is where the industry is,” says Harris, who attends Fresno State, where he’s working towards an MBA.

“I like getting a plan together based on the numbers to see what I can do to make this pencil out for my clients,” he says. “I want to help these farmers make their dreams come true. I have a purpose and I’m here to serve.”—Sarah Henry