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## Message From the State Executive Director



September ends in just a few days, and so does the fiscal year for the Federal Government. USDA employees, including those of us here at the Farm Service Agency, await action by the United States Congress to pass next fiscal year's budget and a new Farm Bill, so we can continue to serve you. In spite of the uncertainty, we are still dedicated to support and serve all producers across the state of Connecticut.

As such, the Farm Service Agency and the USDA as a whole, are still working hard to implement new programs including the Milk Loss program (MLP), Emergency Livestock Relief Program (ELRP) for calendar year 2022, Farm Labor Stabilization and Protection Pilot Program (FLSP Program), and additional Farm Loan assistance opportunities.

- **MLP** allows eligible dairy operations to receive payments for milk that was dumped or removed without compensation from the commercial milk market due to qualifying weather events that inhibited the delivery of milk or the storage of milk due to disaster events for the 2020, 2021 and 2022 calendar years. The deadline to apply for MLP is Oct. 16, 2023.
- **ELRP 2022** will provide assistance to livestock producers for losses incurred due to drought or wildfire in calendar year 2022. USDA will leverage FSA's Livestock Forage Disaster Program (LFP) data to deliver ELRP assistance for increases in supplemental feed costs in 2022. To be eligible for an ELRP payment, livestock producers must have suffered grazing losses in a county rated by the U.S. Drought Monitor as having a D2 (severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level of drought intensity during the 2022 calendar year and have applied and been approved for 2022 LFP.
- The Biden-Harris administration just announced that agricultural employers can begin to apply for a **Farm Labor Stabilization and Protection Pilot** Program designed to improve the resiliency of the food and agricultural supply chain by addressing workforce challenges farmers and ranchers face. The U.S. Department of Agriculture (USDA), in coordination with other federal agencies, is announcing up to \$65 million in grants available for the (FLSP Program). Applications for the FLSP program must be received on or before November 28, 2023. More information about the application process can be found here: [ams.usda.gov/flsp](https://ams.usda.gov/flsp)
- In addition to previously announced the **automatic payments for distressed guaranteed loan borrowers**, FSA continues to accept and review individual distressed borrower assistance requests from direct loan borrowers who missed a recent installment or are unable to make their next scheduled installment on a qualifying direct FLP loan. All FSA direct borrowers should have received a letter detailing the eligibility criteria and process for seeking this type of assistance, which is available even before they become delinquent. Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the farmers.gov 22006 assistance request portals at [farmers.gov/loans/inflation-reduction-investments/assistance](https://farmers.gov/loans/inflation-reduction-investments/assistance). All requests for assistance must be received by Dec. 31, 2023.

As harvest continues for Connecticut's producers, additional impacts from this year's natural disasters will also continue to reveal themselves. As a reminder, there are 3 active Disaster Designations in Connecticut:

**Frost and Freeze occurring on 5/18/2023:** impacting Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, and Windham as primary counties; and Fairfield as a contiguous county.

**Excessive Rain on 07/02/2023:** impacting Fairfield, Litchfield, and New London as primary counties; and Hartford, New Haven, Windham, Middlesex, and Tolland as contiguous counties.

**Excessive Rain and Flooding starting 07/02/2023:** impacting Hartford, Middlesex, New Haven, and Tolland as primary counties; and Fairfield, Litchfield, New London, and Windham as contiguous counties.

These Secretarial natural disaster designations allow the USDA Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

Farm stress can peak at this time of year and continue through the holidays – if you or your neighbor could benefit from support, please check out the CT Dept of Ag's Farm Stress website, [www.ctfarmstressrelief.com](http://www.ctfarmstressrelief.com), for helpful resources or call/text the AgriStress helpline for CT at 833.897.2474.

As always, I give my thanks to the farmers of Connecticut who continue to feed our neighbors and friends, even in the face of disaster.

Stay safe,



Emily J. Cole, PhD  
State Executive Director

**Important Upcoming Dates to Remember:**

**October 2** - Deadline to apply for 2024 [NAP Coverage](#) for Garlic and Value-Loss Type Crops (Aquaculture, Christmas Trees, Floriculture, Mushrooms, Nursery Seed Stock, Turf grass Sod, etc.), and controlled environment crops.

**October 2** - Deadline to file 2024 [Acreage Reports](#) for Value-Loss Type Crops

**October 16** - Deadline to apply for the [Mike Loss Program](#) (MLP).

**October 31** - Deadline to apply for the [Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program](#)

**November 1** - Deadline to apply for [Organic Certification Cost Share Program \(OCCSP\)](#)

**November 20** - Deadline to apply for [NAP Coverage](#) for perennial crops (orchard crops, forage, asparagus, strawberries, canberries, and grapes, etc.).

**November 28** - Deadline to apply to the [Farm Labor Stabilization and Protection Pilot Program](#) (FLSP).

**December 31** - Deadline to apply for the Farm Loan [Extraordinary Measures Assistance](#) Program.

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## **USDA Announces Milk Loss Assistance for Dairy Operations Impacted by 2020, 2021 and 2022 Disaster Events**

**Program Signup Begins Sept. 11, 2023**

USDA announced Milk Loss Program (MLP) assistance for eligible dairy operations for milk that was dumped or removed, without compensation, from the commercial milk market due to qualifying weather events and the consequences of those weather events that inhibited delivery or storage of milk (e.g., power outages, impassable roads, infrastructure losses, etc.) during calendar years 2020, 2021 and 2022. Administered by the Farm Service Agency (FSA), signup for MLP begins Sept. 11 and runs through Oct. 16, 2023.

### **Background**

On Dec. 29, 2022, President Biden signed into law the *Extending Government Funding and Delivering Emergency Assistance Act* (P.L. 117-43), providing \$10 billion for crop losses, including milk losses due to qualifying disaster events that occurred in calendar years 2020 and 2021. Additionally, the *Disaster Relief Supplemental Appropriations Act, 2023* (Pub. L. 117-328) provides approximately \$3 billion for disaster assistance for similar losses that occurred in calendar year 2022.

### **Eligibility**

MLP compensates dairy operations for milk dumped or removed without compensation from the commercial milk market due to qualifying disaster events, including droughts, wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a polar vortex), and smoke exposure that occurred in the 2020, 2021 and 2022 calendar years. Tornadoes are considered a qualifying disaster event for calendar year 2022 only.

The milk loss claim period is each calendar month that milk was dumped or removed from the commercial market. Each MLP application covers the loss in a single calendar month. Milk loss that occurs in more than one calendar month due to the same qualifying weather event requires a separate application for each month.

The days that are eligible for assistance begin on the date the milk was removed or dumped and for concurrent days milk was removed or dumped. Once the dairy operation restarts milk marketing, the dairy operation is ineligible for assistance unless after restarting commercial milk marketing, additional milk is dumped due to the same qualifying disaster event. The duration of yearly claims is limited to 30 days per year for 2020, 2021 and 2022.

### **How to Apply**

To apply for MLP, producers must submit:

- FSA-376, *Milk Loss Program Application*
- Milk marketing statement from the:
  - Month prior to the month milk was removed or dumped.
  - Affected month.
- Detailed written statement of milk removal circumstances, including the weather event type and geographic scope, what transportation limitations occurred and any information on what was done with the removed milk.
- Any other information required by the regulation.

If not previously filed with FSA, applicants must also submit all the following items within 60 days of the MLP application deadline:

- Form AD-2047, *Customer Data Worksheet*.
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity.
- Form CCC-901, *Member Information for Legal Entities* (if applicable).
- Form FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs* (if applicable).
- Form CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, (if applicable).
- A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 *Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification*) for the MLP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms already on file. However, those who are uncertain or want to confirm the status of their forms can contact their local [FSA county office](#).

### **MLP Payment Calculation**

The final MLP payment is determined by factoring the MLP payment calculation by the applicable MLP payment percentage.

The calculation for determining MLP payment is:

- $((\text{Base period per cow average daily milk production} \times \text{the number of milking cows in a claim period} \times \text{the number of days milk was removed or dumped in a claim period}) \div 100) \times \text{pay price per hundredweight (cwt.)}$ .

For MLP payment calculations, the milk loss base period is the first full month of production before the dumping or removal occurred.

The MLP payment percentage will be 90% for underserved producers, including socially disadvantaged, beginning, limited resource, and veteran farmers and ranchers and 75% for all other producers.

To qualify for the higher payment percentage, eligible producers must have a CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, form on file with FSA for the 2022 program year.

Adjusted Gross Income (AGI) limitations do not apply to MLP, however the payment limitation for MLP is determined by the person's or legal entity's average adjusted gross farm income (income derived from farming, ranching and forestry operations). Specifically, a person or legal entity, other than a joint venture or general partnership, cannot receive, directly or indirectly, more than \$125,000 in payments under MLP if their average adjusted gross farm income is less than 75% of their average AGI or more than \$250,000 if their adjusted gross farm income is at least 75% of their average AGI.

### **More Information**

In other FSA dairy safety-net support, [Dairy Margin Coverage \(DMC\)](#) program payments have triggered every month, January through July, for producers who obtained coverage for the 2023 program year. July 2023's income over feed margin of \$3.52 per hundredweight (cwt.) is the lowest margin since DMC program benefits to dairy producers started in 2019. To date, FSA has paid more than \$1 billion in DMC benefits to covered dairy producers for the 2023 program year.

Additionally, FSA closed the [Organic Dairy Marketing Assistance Program \(ODMAP\)](#) application period on Aug. 11.

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#) and [Loan Assistance Tool](#) can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their [crop insurance agent](#). For FSA and NRCS programs, they should contact their local [USDA Service Center](#).

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## **USDA to Begin Issuing \$1.75 Billion to Agricultural Producers Through Critical Emergency Relief Programs**

**Farm Service Agency is working to make payments as soon as possible**

The U.S. Department of Agriculture (USDA) today announced that it will begin issuing more than \$1.75 billion in emergency relief payments to eligible farmers and livestock producers. These much-needed payments are helping farming and ranching operations recover following natural disasters in 2020, 2021 and 2022.

### **Emergency Livestock Relief Program**

This week, FSA will issue more than \$581 million in 2021 and 2022 drought and wildfire emergency relief to eligible ranchers.

FSA is closing out the [Emergency Livestock Relief Program](#) (ELRP) for losses suffered in 2021. ELRP Phase Two payments are estimated at \$115.7 million. Ranchers who lost grazing acres due to drought and wildfire and received assistance through ELRP Phase One

will soon receive an additional payment through ELRP Phase Two. This second payment will be equal to 20% of the 2021 gross ELRP Phase One payment. ELRP Phase Two payments to producers will be automatic with no application required. In April 2022, FSA staff processed more than 100,000 payments through ELRP Phase One and paid eligible ranchers more than \$600 million for 2021 grazing losses.

In 2022, ranchers continued to experience significant loss of grazing acres due to drought and wildfire. To help mitigate these losses, eligible ranchers will receive ELRP disaster assistance payments for increases in supplemental feed costs. To expedite payments, determine producer eligibility and calculate the ELRP 2022 payment, FSA is using livestock inventories and drought-affected forage acreage or restricted animal units and grazing days due to wildfire already reported to FSA by ranchers when they submitted their Livestock Forage Disaster Program applications. ELRP payments for 2022 losses are estimated at \$465.4 million and will be automatic with no application required.

### **Emergency Relief Program Phase Two**

FSA is closing out Phase Two of the [Emergency Relief Program](#) (ERP) this week through the delivery of more than \$1.17 billion in crop disaster assistance payments to producers of eligible crops who suffered losses, measured through decreases in revenue, due to qualifying natural disaster events that occurred in calendar years 2020 and 2021. ERP Phase Two was intended primarily for producers of crops that were not covered by federal crop insurance or FSA's Noninsured Crop Disaster Assistance Program (NAP). Previously, through ERP Phase one, FSA staff processed more than 300,000 applications and paid an estimated 217,000 eligible producers more than \$7.4 billion.

### **More Information**

These programs represent a few of FSA's extensive commodity, conservation, credit, disaster recovery and safety-net programs. By the close of the fiscal year on Sept. 30, for all farm and farm loan programs — including vital access to [capital for distressed borrowers](#) — USDA, through the delivery of FSA programs, will have invested more than \$19 billion in America's agricultural producers with more economic support on the way in fiscal year 2024.

For more information on available FSA programs, contact your [local USDA Service Center](#).

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## **USDA Launches Farm Labor Stabilization and Protection Pilot Program to Support Agricultural Employers and Farmworkers**

The Biden-Harris Administration today announced that agricultural employers can begin to apply for a pilot program designed to improve the resiliency of the food and agricultural supply chain by addressing workforce challenges farmers and ranchers face. The U.S. Department of Agriculture (USDA), in coordination with other federal agencies, is announcing up to \$65 million in grants available for the Farm Labor Stabilization and Protection Pilot Program (FLSP Program).

The program will help address workforce needs in agriculture, promote a safe and healthy work environment for farmworkers, and aims to support expansion of lawful migration

pathways for workers, including for workers from Northern Central America, through the Department of Labor's seasonal H-2A visa program. The program makes good on a commitment made and [announced](#) as part of the Los Angeles Declaration on Migration and Protection and is funded by President Biden's American Rescue Plan.

The FLSP Program seeks to advance the following Administration priorities:

- **Address current workforce needs in agriculture:** Based on stakeholder input, USDA identified that agricultural employers have experienced increased challenges finding an adequate supply of workers, which threatens our domestic capacity to produce a safe and robust food supply. This pilot program will help address these challenges by expanding the potential pool of workers, and enhancing employers' competitiveness by improving the quality of the jobs they offer.
- **Reduce irregular migration, including from Northern Central America through the expansion of regular pathways:** While U.S. agricultural operations seek additional workers, the Biden-Harris Administration has committed to promote the expansion of regular migration pathways, as part of the Los Angeles Declaration on Migration and Protection. The FLSP offers an opportunity to support this commitment, with economic benefits for foreign workers and their families, and professional and economic development opportunities for communities that send their workers to participate in the H-2A program.
- **Improve working conditions for farmworkers:** A stable and resilient food and agricultural sector relies on attracting and retaining skilled agricultural workers, and strong working conditions are critical to achieve that goal. Through this pilot program, USDA will support efforts to improve working conditions for agricultural workers, both U.S. and H-2A workers. The pilot will help ensure that workers know their rights and the resources available for them, and will promote fair and transparent recruitment practices.

### **Additional Information**

Eligibility for this competitive grant program is limited to domestic agricultural employers who 1) anticipate meeting all Department of Labor (DOL) and Department of Homeland Security (DHS) regulatory requirements for the H-2A program, including demonstrated effort to effectively recruit U.S.-based workers and hire all willing, able, and qualified U.S. workers; and 2) commit to, and indicate capacity to fulfill all Baseline Requirements, as well as any selected (supplemental) commitments that entail additive worker benefits and protections. Eligible employers include fixed-site employers, joint-employers, agricultural associations, and H-2A labor contractors.

The maximum award amount is \$2,000,000 and the minimum amount is \$25,000 per grant agreement (including any sub-awardees). Award amounts will be determined based on the projected number of full-time equivalent (FTE) agricultural employees, desired award level, as well as the competitive nature of the application. Consistent with the H-2A requirements, applicants must demonstrate insufficient availability of a U.S.-based workforce. The grant window for each recipient is 24 months, allowing producers to use the grant over the course of two agricultural production seasons.



Applications for the FLSP program must be received on or before 11:59 pm Eastern Time on November 28, 2023. More information about the application process can be found here: [www.ams.usda.gov/flsp](http://www.ams.usda.gov/flsp).

This announcement is part of the Biden-Harris Administration's [Investing in America agenda](#) to grow the American economy from the middle out and bottom up by rebuilding our nation's infrastructure, creating good-paying jobs, and building a clean energy economy to tackle the climate crisis and make our communities more resilient.

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## USDA Reminds Direct Loan Borrowers of Cash Flow-Based and Extraordinary Measures Assistance Options

**Requests for Assistance Must Be Received by December 31, 2023**

USDA's Farm Service Agency (FSA) continues to accept and review individual assistance requests from: (1) direct Farm Loan Programs (FLP) borrowers who missed a recent installment or are unable to make their next scheduled installment, and (2) borrowers who took certain extraordinary measures to avoid delinquency on their direct FLP loans.

FSA direct loan borrowers with qualifying FLP loans who are unable to pay their upcoming installments or have already missed a recent installment payment can request a cash flow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility. **This assistance is currently limited to installments due August 1, 2022, through January 15, 2024.**

If FSA determines that a borrower qualifies for cash flow-based assistance due to an inability to develop a feasible plan for the current production cycle, FSA will make a one-time credit to the borrower's account in the amount of the missed or upcoming direct loan installment(s). Consistent with other Section 22006 assistance provided to FSA direct loan borrowers, cash flow-based assistance is only available to borrowers who have not received prior IRA Section 22006 assistance that covered a forward direct loan installment.

Assistance is also available for borrowers who took certain extraordinary measures between February 28, 2020, through October 18, 2022, to avoid delinquency on their loans, such as monetizing long term or essential assets, incurring additional non-FSA debt, or deferring other essential payments, resulting in reduced farm and household viability.

If FSA determines that a borrower qualifies for extraordinary measures assistance, the borrower will receive a direct payment equaling the amount of funds obtained through the extraordinary measure(s) that were used to make the payment(s) to FSA, with a maximum payment being the full amount of the installment paid. Borrowers may also be eligible to receive a payment covering their next loan installment due on all FLP direct loans if they have not received prior IRA Section 22006 assistance that covered a forward installment.

Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the farmers.gov 22006

assistance request portals at [farmers.gov/loans/inflation-reduction-investments/assistance](https://farmers.gov/loans/inflation-reduction-investments/assistance). All requests for assistance must be received by December 31, 2023.

Borrowers can learn more about extraordinary measures and cash flow-based assistance, including complete eligibility requirements, at [farmers.gov/loans/inflation-reduction-investments/assistance](https://farmers.gov/loans/inflation-reduction-investments/assistance).

As USDA learns more about the types of situations financially distressed farmers are facing, the Department will continue to update borrowers and the public about new assistance for distressed borrowers. USDA will also provide regular updates about its progress in deploying this funding to farmers who need it.

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## USDA Provides \$5 Million in Second Round of Payments to Help Organic Dairy Producers Cover Increased Costs



### FSA Begins its second round of funding for the Organic Dairy Marketing Assistance Program

The U.S. Department of Agriculture (USDA) is announcing a second round of payments for dairy producers through the Organic Dairy Marketing Assistance Program (ODMAP), providing an additional \$5 million to help dairy producers mitigate market volatility, higher input and transportation costs, and unstable feed supply and prices that have created unique hardships in the organic dairy industry. USDA's Farm Service Agency (FSA) has already paid out \$15 million in the first round of payments for eligible producers, bringing total ODMAP payments to \$20 million. Producers paid during the first round will automatically receive payment in the second round and no action is needed.

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# USDA To Provide Additional Financial Assistance to Qualifying Guaranteed Farm Loan Borrowers Facing Financial Risk

The USDA announced it will begin providing additional, automatic financial assistance for qualifying guaranteed Farm Loan Programs (FLP) borrowers who are facing financial risk. The announcement is part of the \$3.1 billion to help certain distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act.

Since the Inflation Reduction Act was signed into law by President Biden in August 2022, USDA has provided approximately \$1.15 billion in assistance to more than 20,000 distressed borrowers as a part of an ongoing effort to keep borrowers farming, remove obstacles that currently prevent many borrowers from returning to their land, and improve the way that USDA approaches borrowing and loan servicing in the long-term. The financial assistance announced today will provide qualifying distressed guaranteed loan borrowers with financial assistance similar to what was already provided to distressed direct loan borrowers. Based on current analysis, the financial assistance announced today will assist an estimated approximately 3,500 eligible borrowers, subject to change as payments are finalized.

An FLP guaranteed loan borrower is distressed if they qualify under one of the options below. FLP guaranteed borrowers who qualify under multiple options will receive a payment based on the option that provides the greatest payment amount:

Payment of any outstanding delinquency on all qualifying FLP guaranteed loans as of Oct. 18, 2022. This includes any guaranteed loan borrowers who did not receive an automatic payment in 2022 on that loan because they were not yet 60 days delinquent as of Sept. 30, 2022, as well as guaranteed borrowers that became delinquent on a qualifying FLP guaranteed loan between September 30, 2022, and Oct. 18, 2022.

Payment on a qualifying FLP guaranteed loan for which a guaranteed loan borrower received a loan restructure, which modified the guaranteed loan maturity date, between March 1, 2020, and Aug. 11, 2023. The payment amount will be the lesser of the post-restructure annual installment or the amount required to pay the loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.

Payments on certain deferred amounts on qualifying FLP guaranteed loans, not to exceed \$100,000, for guaranteed borrowers who received a deferral or another type of payment extension, for at least 45 days, between March 1, 2020, and Sept. 30, 2022, from their guaranteed lender on that qualifying guaranteed loan in response to COVID-19, disasters, or other revenue shortfalls. The Inflation Reduction Act payment amount will be the lesser of the most recent deferral or extension amount on the qualifying FLP guaranteed loan, or the amount required to pay that loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.

This assistance is only available for FLP guaranteed loan borrowers who did not or will not receive an initial payment on the same FLP guaranteed loan under Inflation Reduction Act assistance announced in October 2022.

Distressed guaranteed borrowers qualifying for this assistance will receive a United States Department of the Treasury check that is jointly payable to the borrower and the lender. These

borrowers will also receive a letter from FSA informing them of Inflation Reduction Act assistance they will receive as well as instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. Guaranteed lenders will receive an email in the coming days informing them of this assistance and any next steps. Lenders will also receive letters informing them which borrowers will receive assistance and the amount of assistance they will receive.

Any distressed guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases.

FSA will also provide relief to qualifying FLP guaranteed loan borrowers determined to be distressed borrowers based on liability for remaining federal debt subject to debt collection and garnishment after the liquidation of their guaranteed loan account as of July 31, 2023. This will allow some borrowers to potentially return to farming. Guaranteed borrowers who qualify for this assistance will have their federal debt paid automatically by FSA and will receive a letter informing them of the payment made on their federal debt.

All letters to qualifying guaranteed loan borrowers will contain instructions for opting out of assistance if a borrower chooses to do so.

### **Important Tax Information**

Similar to other USDA Inflation Reduction Act assistance, payments provided to borrowers and payments to be applied to FSA farm loan accounts will be reported to the Internal Revenue Service (IRS). Borrowers receiving this assistance will receive a 1099 form from FSA. Please note that payments over \$600 are subject to Federal and State Income Taxes and will be reflected on your annual 1099 form. Borrowers are encouraged to consult a tax professional with all tax-related questions regarding any Inflation Reduction Act assistance received. USDA also has tax-related resources at [farmers.gov/taxes](https://farmers.gov/taxes).

### **Individual Requests for Farmers Seeking Assistance**

In addition to the automatic payments announced today for distressed guaranteed loan borrowers, FSA continues to accept and review individual distressed borrower assistance requests from direct loan borrowers who missed a recent installment or are unable to make their next scheduled installment on a qualifying direct FLP loan. All FSA direct borrowers should have received a letter detailing the eligibility criteria and process for seeking this type of assistance, which is available even before they become delinquent. As the letter details, borrowers who are within two months of their next installment may seek a cash flow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility.

FSA direct borrowers also received a letter detailing an opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their qualifying direct FLP loans, such as taking on or refinancing more debt, selling property, or cashing out retirement or college savings accounts.

Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the farmers.gov 22006 assistance request portals at [farmers.gov/loans/inflation-reduction-investments/assistance](https://farmers.gov/loans/inflation-reduction-investments/assistance). All requests for assistance must be received by Dec. 31, 2023.

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# RMA Announces Changes to Whole Farm Revenue Protection and Micro Farm Policies

USDA announced that it is improving crop insurance options for small and diversified farmers through improvements to the Whole-Farm Revenue Protection (WFRP) and Micro Farm insurance plans. These updates are part of USDA's Risk Management Agency (RMA) efforts to increase participation and access to crop insurance.

## Improvements to WFRP for the 2024 policy year include:

- Allowing all eligible producers to qualify for 80% and 85% coverage levels.
- Allowing producers to purchase catastrophic coverage level policies for individual crops with WFRP.
- Expanding yield history to a 10-year maximum (from 4 years) for all crops not covered by another federal crop insurance policy.
- Making the policy more affordable for single commodity producers.
- Allowing producers to customize their coverage by choosing whether WFRP will consider other federal crop insurance policies as primary insurance when calculating premium and revenue to count during claim time.

## Improvements to Micro Farm for the 2024 policy year include:

- Moving the sales closing date to a less busy time of year to help agents dedicate time to marketing the program. This is important specifically for producers that are purchasing Micro Farm for the first time as it provides additional time for agents to assist growers with important risk management decisions.
- Allowing producers to purchase other Federal crop insurance with Micro Farm.
- Allowing vertically integrated entities to be eligible for Micro Farm.
- Making the Expanding Operations feature available with Micro Farm.

## About WFRP and Micro Farm:

WFRP and Micro Farm policies provide a risk management safety net for all commodities grown on a farm under one policy. Both policy options were designed to meet the needs of specialty, organic (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. The Micro Farm insurance plan is tailored for any farm with up to \$350,000 in approved revenue, and WFRP covers any farm with up to \$17 million in insured revenue. RMA introduced Micro Farm in 2021.

Currently, producers hold 1,784 WFRP policies covering \$2.17 billion in liabilities, and they hold 93 Micro Farm policies covering \$6.15 million in liabilities.

## More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent](#)

[Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://rma.usda.gov) or by contacting your [RMA Regional Office](#).

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## Upcoming Urban Agriculture and Innovative Production Opportunities

Agriculture brings so much value to our communities, including food production, open space, and economic prosperity. This is true no matter where an agricultural operation is located – whether rural or urban. USDA is committed to working with farms of all sizes and in all locations, including those in urban areas.

Our commitment includes opening new offices and providing staff expertise in urban communities to increase access to services designed to meet the unique operational needs of urban producers. Last month, Agriculture Secretary Tom Vilsack [announced a series of investments](#) in urban agriculture and food and market access, including \$40 million for initiatives supporting urban and suburban producers. As part of that announcement, we are proud to highlight several new services and opportunities that our urban agricultural customers can look forward to and access in 2023 and beyond.

### Visiting a New Urban Service Center

USDA works with agricultural producers through a network of more than 2,300 Service Centers nationwide. These Service Centers are where producers can meet face-to-face with Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) employees to discuss their vision, goals, and ways USDA can help.

We're excited to announce that FSA and NRCS collaborated to open 17 new [Urban Service Centers](#), which will offer personalized assistance with farm loans, conservation, disaster assistance, and risk management programs to producers in and near urban areas and communities. These new Urban Service Centers are located in: Albuquerque, NM; Atlanta, GA; Chicago, IL; Cleveland, OH; Dallas, TX; Detroit, MI; Grand Rapids, MI; Los Angeles, CA; Oakland, CA; Minneapolis-St. Paul, MN; New Orleans, LA; New York, NY; Philadelphia, PA; Phoenix, AZ; Portland, OR; Richmond, VA; and St. Louis, MO.

If you farm in one of these locations, we encourage you to reach out to [your local Urban Service Center staff](#). If not, you can find the Service Center nearest you on our [Service Center Locator](#).

If you're new to working with us, don't worry, we have a checklist on [how to prepare for your visit and what to expect](#).

### Serving on an Urban County Committee

Serving on an urban county committee is an important opportunity for urban producers to affect USDA priorities and funding. Urban county committee members make decisions that impact local urban growers, and share information with USDA staff to provide urban producers better and more efficient access to USDA programs and services. Urban county committee members serve as spokespeople on USDA's available resources and encourage and promote urban, indoor, innovative and other emerging agricultural production practices.

This year, USDA is adding 10 new urban county committees to the [17 that currently exist nationwide](#). The cities with new urban county committees will be Boston, MA; Columbia, SC; Denver, CO; Houston, TX; Jackson, MS; Kansas City, MO; Las Vegas, NV; Little Rock, AR; Memphis, TN; and Pittsburgh, PA.

To learn more about county committees, including urban county committees, visit the [county committees webpage](#).

### **Taking Advantage of Training and Professional Development Opportunities**

To make sure that the Urban Service Centers and urban county committees will be as effective as they can be, USDA is partnering with local and national organizations to train USDA staff about how best to serve urban producers. These organizations will also provide outreach, training, and technical assistance for producers and interested community members in urban areas. More information about professional development opportunities from our partners will be coming shortly.

Currently, USDA offers live and on-demand webinars on topics that are of interest to urban producers, including the [People's Garden webinar series](#), [farm record tutorials](#), and [tax assistance](#) videos.

### **Learning More about Future Funding and Other Opportunities**

USDA's Office of Urban Agriculture and Innovative Production publishes a monthly newsletter with resources for urban and innovative producers, including lists of grant and technical assistance programs that are accepting applications. To receive the newsletter, [subscribe to USDA emails on farmers.gov](#) by selecting "Urban Agriculture and Innovative Production" from the list of topics.

The zip code or size of a community should not determine whether families can purchase healthy, locally grown food. Through programs like these, USDA is investing in America's urban and suburban communities and strengthening local food systems. We look forward to building on this great work with future expansions to support our urban customer base.

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## **USDA Encourages You to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines**

The Farm Service Agency encourages you to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available. You can determine if crops are eligible for federal crop insurance or NAP by [visiting the RMA website](#).

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50

and 65 percent of expected production. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Beginning, underserved, veterans and limited resource farmers are now eligible for free catastrophic level coverage.

Deadlines for coverage vary by state and crop. contact your local [USDA Service Center](#) for more information.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at [USDA's online Agent Locator](#). You can use the [USDA Cost Estimator](#) to predict insurance premium costs.

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## SCORE Matches Producers to Mentors

If you are a farmer or rancher, or have agricultural or business experience, join us in supporting the next generation and in investing in your local community. Your experiences and knowledge as a business owner, agricultural professional, or farmer can provide vital support to your community.

SCORE – score.org - the nation's largest network of volunteer, expert business mentors, is looking to expand the field of available agricultural mentors and provide free business mentoring to farmers, ranchers, and other agricultural and rural business owners.

SCORE is currently looking for volunteers with experience in an agriculture-related field who would like to become part of an extended field of volunteers. The organization's Orientation and Mentoring Certification program provides volunteers with everything needed to be a successful volunteer. Training includes background about SCORE's mission and services, as well as guidance on how to be a business mentor, including enhancement of listening, interviewing and problem-solving skills.

Current mentors have backgrounds in finance, accounting, marketing, operations, business and financial planning. The mentors provide local expertise and free one-on-one business mentoring to new and existing farmers and business owners. Together they work through the process of starting or maintaining agricultural and rural businesses. No matter what stage a business is in, SCORE volunteer mentors can help in developing business plans, navigating financing and legal issues, identifying new markets, and other topics, in order to help their clients succeed.

Learn more and sign up to become a mentor today at [score.org/usda](https://score.org/usda).

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# Environmental Review Required Before Project Implementation

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it's important to wait until you receive written approval of your project proposal before starting any actions.

Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

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## FSA Outlines MAL and LDP Policy

Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.

FSA is now accepting requests for 2023 MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form [CCC-633EZ](#), Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or LDP. You must have a

valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact your local [USDA Service Center](#).

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