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New Online Tool Allows Farmers, Ranchers to Easily Report Anticompetitive Practices

Farmers, ranchers, and other producers and growers now have a one-stop shop to help ensure they are treated fairly. The new farmerfairness.gov portal developed jointly by the U.S. Department of Agriculture (USDA) and Department of Justice (DOJ) allows you to report potential violations of livestock and poultry antitrust laws, including the Packers and Stockyards Act.



Agriculture Secretary Tom Vilsack recently expressed concern that producers across the country have for too long faced a marketplace that benefits a few large companies over the farmers and ranchers who grow and raise our food.

For example, ranchers received more than 60 cents of every dollar a consumer spent on beef 50 years ago, compared to approximately 39 cents today. Hog farmers fared worse over the past 50 years, as their share of the consumer dollar fell from between 40 to 60 cents 50 years ago to approximately 19 cents today.

In order to assure economic opportunity and fairness for all, this portal makes it easy for farmers and ranchers to register a complaint or tip and provide details that would aid an investigation.

Who may submit a complaint or tip?

Anyone who suspects a violation of Federal law governing fair and competitive marketing and contract growing of livestock and poultry, including the Packers and Stockyards Act.

What information should I provide?

Those reporting potential violations of the Packers and Stockyards Act and other competition laws via the online portal are asked to submit the following information:

- The names of companies, individuals, or organizations that are involved,

- A description of any possible violations of the Packers and Stockyards Act or other [federal antitrust laws](#),
- Examples of the conduct that may violate one or more of these laws,
- Any other relevant details about the violation, and
- The names of companies, individuals, or organizations that may be harmed by the alleged violation and how they are harmed.

What is the process following submission of a complaint or tip?

Complaints and tips will go through a preliminary review by USDA Packers and Stockyards Division staff and Department of Justice staff. If a complaint raises sufficient concern under the Packers and Stockyards Act or antitrust laws, it will be selected for further investigation by the appropriate agency. This action may lead to the opening of a formal investigation.

USDA or DOJ staff will only contact complainants if additional information is needed.

Will my confidentiality be protected?

Both USDA and DOJ will protect the confidentiality of the complainants to the fullest extent possible under the law. For any information provided, DOJ and USDA will follow their respective Privacy and Confidentiality Policies found at: [DOJ Confidentiality](#) and [USDA Privacy](#). Packers and Stockyards regulations regarding confidentiality also apply: [PSD Confidentiality](#). DOJ and USDA commit to supporting relevant whistleblower protections, including newly applicable protections [for criminal antitrust complainants against unlawful retaliation](#).

To submit an anonymous complaint or tip, complainants or tipplers should provide appropriate details but not enter their names or contact information. Neither USDA nor DOJ will be able to contact anonymous complainants or tips to obtain additional information that might be needed to evaluate your complaint tip, or to engage in future correspondence regarding your complaint or tip.

Farmers, ranchers, and other producers and growers deserve the benefits of fair and competitive markets for their products and services. This portal is an additional tool to support and protect these individuals who are vital to agriculture and our food supply.

USDA to Invest \$1 Billion in Climate Smart Commodities, Expanding Markets, Strengthening Rural America

Agriculture Secretary Tom Vilsack announced on February 7 that the U.S. Department of Agriculture is delivering on its promise to expand markets by investing \$1 billion in partnerships to support America's climate-smart farmers, ranchers and forest landowners. The new [Partnerships for Climate-Smart Commodities](#) opportunity will finance pilot projects that create market opportunities for U.S. agricultural and forestry products that use climate-smart practices and include innovative, cost-effective ways to measure and verify greenhouse gas benefits. USDA is now accepting project applications for fiscal year 2022.

For the purposes of this funding opportunity, a climate-smart commodity is defined as an agricultural commodity that is produced using agricultural (farming, ranching or forestry) practices that reduce greenhouse gas emissions or sequester carbon.

Funding will be provided to partners through the USDA's Commodity Credit Corporation for pilot projects to provide incentives to producers and landowners to:

- implement climate-smart production practices, activities, and systems on working lands,
- measure/quantify, monitor and verify the carbon and greenhouse gas (GHG) benefits associated with those practices, and
- develop markets and promote the resulting climate-smart commodities.

Funding will be provided in two funding pools, and applicants must submit their applications via Grants.gov by 11:59 p.m. Eastern Time on:

- April 8, 2022, for the first funding pool (proposals from \$5 million to \$100 million), and
- May 27, 2022, for the second funding pool (proposals from \$250,000 to \$4,999,999).

A wide range of organizations may apply, but the primary applicant must be an entity, not an individual.

USDA is committed to equity in program delivery and is specifically seeking proposals from entities serving all types of producers, including small or historically underserved producers.

Visit [usda.gov](https://www.usda.gov) for additional information including Partnerships for Climate-Smart Commodities and resources to support your application.

Cover Crops Play a Starring Role in Climate Change Mitigation

On your own land, you've probably seen evidence that climate change is happening – things like extreme weather events or changes in growing seasons over the years. America's rural communities are on the frontlines of climate change, and now is the time for agriculture, forestry, and rural communities to act.

There are various ways to help mitigate the effects of climate change on your land and improve your bottom line at the same time. One very effective way is by planting cover crops.

Cover crops offer agricultural producers a natural and inexpensive climate solution through their ability to capture atmospheric carbon dioxide (CO²) into soils. But cover crops don't just remove CO² from the atmosphere, they also help make your soil healthier and your crops more resilient to a changing climate.

Healthy soil has better water infiltration and water holding capacity and is less susceptible to erosion from wind and water.

Cover crops also trap excess nitrogen – keeping it from leaching into groundwater or running off into surface water – releasing it later to feed growing crops. This saves you money on inputs like water and fertilizer and makes your crops more able to survive in harsh conditions.

USDA's Cover Crop Support

During the past year, USDA has made a number of strides to encourage use of cover crops. Earlier this month, USDA's Natural Resources Conservation Service (NRCS) formed a [new partnership with Farmers For Soil Health](#). We also launched a new Cover Crop Initiative in 11 states through the Environmental Quality Incentives Program (EQIP), targeted \$38 million to help producers mitigate climate change through adoption of cover crops.

In fiscal 2021, NRCS provided technical and financial assistance to help producers plant 2.3 million acres of cover crops through EQIP.

We've also recognized the importance of supporting cover crops through crop insurance. USDA's Risk Management Agency (RMA) recently provided \$59.5 million in premium support for producers who planted cover crops on 12.2 million acres through the new [Pandemic Cover Crop Program](#). Additionally, RMA recently updated policy to allow producers with crop insurance to [hay, graze or chop cover crops](#) at any time and still receive 100% of the prevented planting payment. This policy change supports use of cover crops, which can help producers build resilience to drought. [Visit RMA's Conservation webpage to learn more.](#)

Working together, we can lead the way through climate-smart solutions that will improve the profitability and resilience of producers and foresters, open new market opportunities, and build wealth that stays in rural

communities. Our support for cover crops are part of a much broader effort at USDA to address climate change. To learn more, read [USDA's January 18, 2022 news release](#).

Cover crops are not only good for rural communities, but also for urban areas. Late last year, the [NRCS National Plant Materials Center planted cover crops](#) in the urban garden in front of USDA's Washington, D.C. Headquarters. See how cover crops are also great for the urban farmer or backyard gardener.

To learn more, visit farmers.gov/conserve/soil-health, watch our Conservation at Work video on cover crops, or contact your local [USDA Service Center](#).

A Look Back at 2021: Building Resilience in the Face of Natural Disasters

2021 brought with it several catastrophic natural disasters, including winter storms, wildfire, drought, tornadoes, and hurricanes. While some disasters can change a landscape over a period of minutes and seconds, others are slower, leading to chronic challenges. In 2021, many farmers and ranchers west of the Mississippi River struggled to maintain their operations in the face of widespread and persistent drought. Extremely dry conditions caused – and continue to cause – significant on-farm losses while forcing producers to make tough decisions about the future. As producers grapple with the impact of drought on future production, water supply, energy production, and public health, they also must consider the potential for drought to spur other disasters, including wildfires, heat waves, and mudslides.

Here at the Farm Service Agency (FSA), it's our job to support our nation's farmers, ranchers and the communities that depend on them, particularly when severe weather and natural disasters strike. In 2021 alone FSA programs provided more than \$357.9 million in disaster assistance to producers hard-hit by natural disaster events. Meanwhile, our sister agency, the Risk Management Agency (RMA), paid more than \$7.2 billion in overall claims spanning more than 45.3 million acres for the 2021 crop year, with over \$5 billion in claims related to drought.

What's new?

In 2021 USDA rolled out new funding to provide relief to producers impacted by drought. Specifically, FSA investment \$15 million for a new drought pilot to assist agricultural producers impacted by worsening drought conditions in the Klamath River Basin. This funding, implemented via a block grant to the Klamath Drought Response Agency, provided payments to producers to reduce irrigation demand. Understanding that more assistance is needed to address this historic challenge, USDA is evaluating the outcomes of this pilot to help inform future program design and deploy additional assistance.

Additionally, another sister agency, the Natural Resources Conservation Service (NRCS), provided critical support to producers impacted by drought. In 2021, NRCS through Conservation Incentive Contracts, a new option available through the Environmental Quality Incentives Program (EQIP), focused on drought practices. Through EQIP, NRCS continues to offer conservation practices that help producers recover from the impacts of drought as well as build resiliency. These practices provide other key benefits, including mitigating climate change impacts as well as preventing and recovering from wildfire.

What's improved?

FSA has also added key flexibilities to existing programs to ensure drought-impacted producers can access to assistance they need. For example, in response to the severe drought conditions, FSA updated ELAP policy to help cover the cost of [transporting feed for livestock](#) that rely on grazing and lowered the drought intensity threshold to trigger assistance for water hauling expenses. The deadline to apply for ELAP assistance for 2021 losses is Jan. 31, 2022.

RMA added several flexibilities for producers impacted by drought including:

- [Allowing crop insurance companies to waive the 60-day ownership](#) requirement for livestock producers with Livestock Risk Protection coverage.
- [Extending deadlines for premium and administrative fee payments](#), deferring and waiving the resulting interest, and authorizing emergency procedures in July to help agricultural producers impacted by extreme drought conditions.

For many USDA programs, we have also provided for specific incentives, waivers, set asides and other flexibilities for limited resource and historically underserved producers.

Additional 2021 Disaster Response

Producers who may not have been impacted by drought found themselves recovering from epic winter storms and hurricanes in 2021. By thinking outside the box to make programs and products work for the producer, USDA stepped up to assist these producers as well, including updating ELAP [to cover food fish and other aquatic species lost during winter storms](#).

Additionally, producers in counties with a qualifying Presidential or Secretarial disaster designation or an FSA Administrator's Physical Loss Notification were made eligible for emergency loans. FSA also provides loan servicing options for borrowers who are unable to make payments on an existing loan due to a natural disaster event.

Impacted by Disasters?

[If your operation is impacted by drought or another natural disaster](#), you should report losses and damages and file an application with FSA as soon as possible. If you have crop insurance, make sure to report your losses to your agent as well.

For 2021 losses, please remember that, along with ELAP, the [Livestock Forage Disaster Program](#) (LFP) have a Jan. 31, 2022, deadline to file an application and the application deadline for the [Livestock Indemnity Program](#) (LIP) is March 1, 2022. [Check out our blog for more program deadlines](#).

Want to Learn More?

Please also visit our [Drought webpage](#), [A Producer's Guide to Drought](#) and [Making Your Land More Resilient to Drought](#) blogs. You can also use USDA's [Disaster Assistance Discovery Tool](#) and [Disaster Assistance-at-a-Glance fact sheet](#). If you want to learn more about the [U.S. Drought Monitor](#), which is a trigger for many of our disaster assistance programs, read our [question and answer with one of the drought monitor's climatologists](#).

Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.

As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack's agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.

Who can apply for FSA Farm Loans?

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:

- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

What can I purchase with operating loans?

[Farm Operating Loans](#) are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock. Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.

What is the maximum loan amount and terms?

The maximum loan amount for a Direct Farm Operating Loan is \$400,000. Direct loans are made and serviced by FSA.

Producers can also apply for [Guaranteed Operating Loans](#) that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed Farm Operating Loan is \$1,825,000. Loan terms for operating loans range from one to seven years.

How do I apply?

If you're interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit [farmers.gov](#) to find the USDA Service Center nearest you.

When applying for a loan, you will need a business plan, which must include:

- Your mission, vision, and goals for your farm or ranch.
- Your current assets and liabilities.
- Marketing Plan (what your operation will produce and where you will market and sell your products.)
- Whether the amount of income your operation generates will be enough to pay your business and family living expenses.

When should I apply for an operating loan?

I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed. That allows time for the funds to be available for your use when most needed.

Where can I find more information?

To learn more about FSA loans visit [farmers.gov/loans](#) or [fsa.usda.gov/farmloans](#). Fact sheets and application packages are also available at your USDA Service Center. To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting [farmers.gov/loans/farm-loan-discovery-tool](#).

FSA Offers Loan Servicing Options

There are options for Farm Service Agency (FSA) loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about your options.

Dates to Remember

Mar 15 - Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Programs election and enrollment ends

Mar 15 - Pandemic Cover Crop Program deadline

Mar 25 - Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) enrollment ends

Apr 15 - Spot Market Hog Pandemic Program (SMHPP) application deadline

Selected Interest Rates for March 2022

Farm Operating - Direct	2.375%
Farm Operating - Microloan	2.375%
Farm Ownership - Direct	3.000%
Farm Ownership - Microloan	3.000%
Farm Ownership - Direct, Joint Financing	2.500%
Farm Ownership - Down Payment	1.500%
Emergency Loan - Amount of Actual Loss	3.375%



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