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## Message from Dean Schamore - State Executive Director for FSA in Kentucky



The application period for the U.S. Department of Agriculture's Discrimination Financial Assistance Program (DFAP) is **open through October 31, 2023**. Farmers, ranchers, and forest landowners are eligible to apply if they encountered discrimination by USDA in its farm loan programs before January 1, 2021, and/or currently hold assigned or assumed USDA farm loan debt that was subject to discrimination prior to January 1, 2021. Applications for this program are **free**, and **do not require a lawyer**. All applications that are received by the deadline will be

reviewed.

The Inflation Reduction Act (IRA) specifies this assistance must be delivered to impacted producers by nongovernmental program administrators. In May, USDA signed contracts with three vendors who, together, constitute a national administrator and four regional hubs. The vendors are working together to solicit applications from eligible farmers, provide technical assistance, and make decisions about each case (following rules set by USDA). Serving

producers in the eastern regions of the U.S, the Windsor Group LLC, will provide support to eligible farmers who may apply for the Program.

The Windsor Group LLC has opened a local office in Lexington, Kentucky. Anyone interested in applying or finding out more can visit the office in Lexington, KY, between 9 a.m. - 5 p.m. ET, Monday - Friday (except for Federal holidays):

*USDA Discrimination Financial Assistance Program – Kentucky Office  
107 W Loudon Ave., Ste 101  
Lexington, Ky. 40508*

Free local workshops are being offered to discuss the new USDA Discrimination Financial Assistance Program and are being hosted by Black Soil KY (in partnership with USDA's Farm Service Agency and Natural Resources Conservation Service and the Windsor Group LLC).

**Workshop topics include:**

- Overview of Discrimination Financial Assistance Program
- Eligibility to Apply
- Frequently Asked Questions
- The cost is free. Register at <https://www.blacksoilky.com/events>

**Workshop Schedule:**

**Somerset**

Thursday, September 7th  
Somerset Community College  
808 Monticello Street Somerset, KY  
Morning Session (local time): 9:00AM - 11:00AM  
Evening Session (local time): 6:00PM - 8:00PM

**Elizabethtown**

Thursday, September 14th  
Hardin County Extension Office  
111 Opportunity Way Elizabethtown, KY  
Morning Session (local time): 9:00AM - 11:00AM  
Evening Session (local time): 6:00PM - 8:00PM

**Hopkinsville**

Thursday, September 21st  
Christian County Extension Office  
2850 Pembroke Rd. Hopkinsville, KY  
Morning Session (local time): 9:00AM - 11:00AM  
Evening Session (local time): 6:00PM - 8:00PM

**Winchester**

Thursday, September 28th  
Clark County Extension Office  
1400 Fortune Drive Winchester, KY  
Morning Session (local time): 9:00AM - 11:00AM  
Evening Session (local time): 6:00PM - 8:00PM

For more information about these workshops contact Black Soil KY at [Ashley.smith@windsorgroupllc.net](mailto:Ashley.smith@windsorgroupllc.net), or phone (859) 312-7877.

Producers also have the option to file applications online at [22007apply.gov](https://22007apply.gov), by mail, or by turning in applications at the brick-and-mortar offices. The program call center number is 1-800-721-0970.

Section 22007 of the Inflation Reduction Act (IRA) provides \$2.2 billion in financial assistance for farmers, ranchers, and forest landowners who experienced discrimination in USDA's farm lending programs prior to January 1, 2021. Distribution of these funds is one step in the long march towards justice and an inclusive, equitable USDA.

Please see additional information about the Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program below in this month's Kentucky FSA Newsletter. Further information can be found at [Farmers.gov/22007](https://Farmers.gov/22007).

Dean Schamore  
State Executive Director for FSA  
Kentucky State Office

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## **Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program**

The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on October 31. Borrowers will have the option to apply for assistance online via [22007apply.gov](https://22007apply.gov) or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at [22007apply.gov](https://22007apply.gov). The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. It is important to note that filing an application is FREE and does not require a lawyer.

If you want to get weekly updates on the program's events and progress, you can go to <https://22007apply.gov>, and subscribe to a weekly newsletter.

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## **USDA Offers Disaster Assistance to Farmers and Livestock Producers in Kentucky Impacted by Floods**



Kentucky agricultural operations have been significantly impacted by the recent floods in the western part of the state. The U.S. Department of Agriculture (USDA) has technical and financial assistance available to help farmers and livestock producers recover. Impacted producers should contact their [local USDA Service Center](#) to report losses and learn more about program options available to assist in their recovery from crop, land, infrastructure and livestock losses and damages.

“USDA stands ready to assist Kentucky farmers, livestock producers, landowners, and communities clean up and restore farmland, forests and watersheds in the aftermath of these devastating floods,” said Robert Bonnie, Under Secretary for Farm Production and Conservation (FPAC). “USDA employees are working diligently to deliver FPAC’s extensive portfolio of disaster assistance programs and services.”

### **USDA Disaster Assistance**

Producers who experience livestock deaths may be eligible for the [Livestock Indemnity Program](#) (LIP). To participate in LIP, producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to their local FSA office within 30 calendar days of when the loss of livestock is apparent.

Meanwhile, the [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program](#) compensates eligible producers for hive loss, stored feed and grazing losses. For ELAP, producers will need to file a notice of loss within 30 days and honeybee losses within 15 days.

Additionally, eligible orchardists and nursery tree growers may be eligible for cost-share assistance through the [Tree Assistance Program](#) to replant or rehabilitate eligible trees, bushes or vines lost. This complements [Noninsured Crop Disaster Assistance Program](#) or crop insurance coverage, which covers the crop but not the plants or trees in all cases. For TAP, a program application must be filed within 90 days.

“Once you are able to safely evaluate the impact on your operation, be sure to contact your [local FSA office](#) to timely report all crop, livestock and farm infrastructure damages and losses,” said Dean Schamore, State Executive Director for the Farm Service Agency (FSA) in Kentucky. “To expedite FSA disaster assistance, you will likely need to provide documents, such as farm records, herd inventory, receipts and pictures of damages or losses.”

FSA also offers a variety of direct and guaranteed [farm loans](#), including operating and emergency farm loans, to producers who cannot secure commercial financing. Producers in counties with a primary or contiguous disaster designation may be eligible for low-interest [emergency loans](#) to help them recover from production and physical losses. Loans can help producers replace essential property, purchase inputs like livestock, equipment, feed and seed, cover family living expenses or refinance farm-related debts and other needs. Additionally, FSA has a variety of loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan debt to FSA because of reasons beyond their control.

### **Risk Management**

Producers who have risk protection through [federal crop insurance](#) or FSA’s [NAP](#) should report crop damage to their crop insurance agent or FSA office. If they have crop insurance, producers should report crop damage to their agent within 72 hours of damage discovery and follow up in writing within 15 days. For NAP covered crops, a [Notice of Loss \(CCC-576\)](#) must

be filed within 15 days of the loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

“Crop insurance and other USDA risk management options are there to help producers manage risk because we never know what nature has in store for the future,” said Roddrick Bell, Director of RMA’s Regional Office that covers Kentucky. “The Approved Insurance Providers, loss adjusters and agents are experienced and well trained in handling these types of events.”

Producers who have not applied for NAP coverage may still be covered. FSA has [updated NAP](#) to remove barriers and establish procedures through which an underserved producer with a CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* on file prior to the applicable NAP application closing date will automatically receive basic coverage for any NAP-eligible crops. Like all NAP-covered producers, underserved producers will still need to file a notice of loss and apply for program benefits.

### **Conservation**

FSA’s [Emergency Conservation Program \(ECP\)](#) and [Emergency Forest Restoration Program \(EFRP\)](#) assists landowners and forest stewards with financial and technical assistance to restore fencing, remove debris, replace damaged irrigation system, land leveling and more. FSA has updated ECP policy to permit advance payments up to 25% of costs for all ECP practices.

While not designed to be an emergency response program, the Natural Resources Conservation Service (NRCS) Environmental Quality Incentives Program (EQIP) can play a vital role in assisting producers recover from natural disasters like floods, hurricanes, wildfires and drought. Through EQIP, NRCS provides financial assistance to repair and prevent the excessive soil erosion caused or impacted by natural disasters. These practices include activities like stream bank restoration, grassed waterways and buffers. NRCS-funded conservation practices protect your land from erosion, support disaster recovery and repair, and can help mitigate loss from future natural disasters.

“NRCS is working with farmers and ranchers to assess the damage to their land and to provide conservation planning assistance to help them return back to normal operations,” said Joni Franklin, Acting State Conservationist for NRCS in Kentucky.

### **More Information**

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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## **File a Notice of Loss for Failed and Prevented Planted Acres**

USDA Farm Service Agency (FSA) reminds you to report prevented planted and failed acres in order to establish or retain FSA program eligibility for some programs.

You should report crop acreage you intended to plant, but due to natural disaster, were prevented from planting. Prevented planting acreage must be reported on form CCC-576, *Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and the Risk Management Agency (RMA).

If you're unable to report the prevented planting acreage within the 15 calendar days following the final planting date, a late-filed report can be submitted. Late-filed reports will only be accepted if FSA conducts a farm visit to assess the eligible disaster condition that prevented the crop from being planted. A measurement service fee will be charged.

Additionally, if you have failed acres, you should also use form CCC-576, *Notice of Loss*, to report failed acres.

For hand-harvested crops and certain perishables, you must notify FSA of damage or loss through the administrative county office within 72 hours of the date of damage or loss first becomes apparent. This notification can be provided by filing a CCC-576, email, fax or phone. If you notify the County Office by any method other than by filing the CCC-576, you are still required to file a CCC-576, *Notice of Loss*, within the required 15 calendar days.

For losses on crops covered by the Noninsured Crop Disaster Assistance Program (NAP), you must file a *Notice of Loss* within 15 days of the occurrence of the disaster or when losses become apparent. You must timely file a *Notice of Loss* for failed acres on all crops including grasses.

To file a *Notice of Loss*, producers can make an appointment by contacting their [local USDA Service Center](#) or visiting [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## Ask USDA Available to Answer Questions About FSA Programs

Ask USDA is now available as a tool for FSA customers to ask questions about FSA programs and services.

Ask USDA, available at [ask.usda.gov](http://ask.usda.gov) is similar to AskFSA, which was decommissioned Sept. 21, but it also provides information for all USDA programs. Ask USDA allows USDA customers to search for and read answers about FSA programs and services in the same location as they read about other USDA programs and services.

Customers are able to submit questions through email, chat, and phone if they need more information. This improved customer service approach provides a one-stop shopping experience that covers all of USDA's many programs.

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## Save Time – Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead to set an appointment and to discuss

any records or documentation that might be needed during your appointment. To find your local FSA office, visit [farmers.gov/working-with-us/service-center-locator](https://farmers.gov/working-with-us/service-center-locator).

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## Farm Safety

Flowing grain in a storage bin or gravity-flow wagon is like quicksand — it can kill quickly. It takes less than five seconds for a person caught in flowing grain to be trapped.



The mechanical operation of grain handling equipment also presents a real danger. Augers, power take offs, and other moving parts can grab people or clothing.

These hazards, along with pinch points and missing shields, are dangerous enough for adults; not to mention children. It is always advisable to keep children at a safe distance from operating farm equipment. Always use extra caution when backing or maneuvering farm machinery. Ensure everyone is visibly clear and accounted for before machinery is engaged.

FSA wants all farmers to have a productive crop year and that begins with putting safety first.

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## Guide Available for Underserved Farmers, Ranchers

A multi-agency guide for USDA assistance for underserved farmers and ranchers is now available. If you are a farmer or rancher and are a minority, woman, veteran, beginning, or limited resource producer, you can use this booklet to learn about assistance and targeted opportunities available to you. This includes programs offered through the Farm Service Agency, Natural Resources Conservation Service, and Risk Management Agency. [Download the guide here](#). The guide is also available in Spanish, Hmong, Korean, Vietnamese, Thai and Chinese on [farmers.gov/translations](https://farmers.gov/translations).

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## USDA Updates Farm Loan Programs to Increase Equity

The U.S. Department of Agriculture (USDA) is updating its farm loan programs to better support current borrowers, including historically underserved producers. These improvements are part of USDA's commitment to increase equity in all programs, including farm loans that provide important access to capital for covering operating expenses and purchasing land and equipment.

The 2018 Farm Bill authorized FSA to provide equitable relief to certain direct loan borrowers, who are non-compliant with program requirements due to good faith reliance on a material action of, advice of, or non-action from an FSA official. Previously, borrowers may have been required to immediately repay the loan or convert it to a non-program loan with higher interest rates, less favorable terms, and limited loan servicing.

Now, FSA has additional flexibilities to assist borrowers in such situations. If the agency provided incorrect guidance to an existing direct loan borrower, the agency may provide

equitable relief to that borrower. FSA may assist the borrower by allowing the borrower to keep their loans at current rates or other terms received in association with the loan which was determined to be noncompliant or the borrower may receive other equitable relief for the loan as the Agency determines to be appropriate.

USDA encourages producers to reach out to their local loan officials to ensure they fully understand the wide range of loan and servicing options available that can assist them in starting, expanding or maintaining their operation.

### **Additional Updates**

Equitable relief is one of several changes authorized by the 2018 Farm Bill that USDA has made to the direct and guaranteed loan programs. Other changes that were previously implemented include:

- Modifying the existing three-year farming experience requirement for Direct Farm Ownership loans to include additional items as acceptable experience.
- Allowing socially disadvantaged and beginning farmer applicants to receive a guarantee equal to 95%, rather than the otherwise applicable 90% guarantee.
- Expanding the definition of and providing additional benefits to veteran farmers.
- Allowing borrowers who received restructuring with a write down to maintain eligibility for an Emergency loan.
- Expanding the scope of eligible issues and persons covered under the agricultural Certified Mediation Program.

Additional information on these changes is available in the March 8, 2022 [rule on the Federal Register](#).

### **More Background**

FSA has taken other recent steps to increase equity in its programs. Last summer, USDA announced it was providing \$67 million in competitive loans through its new Heirs' Property Relending Program to help agricultural producers and landowners resolve heirs' land ownership and succession issues. FSA also invested \$4.7 million to establish partnerships with organizations to provide outreach and technical assistance to historically underserved farmers and ranchers, which contributed to a fourfold increase in participation by historically underserved producers in the Coronavirus Food Assistance Program 2 (CFAP 2), a key pandemic assistance program, since April 2021.

Additionally, in January 2021, Secretary Vilsack announced a [temporary suspension of past-due debt collection and foreclosures](#) for distressed direct loan borrowers due to the economic hardship imposed by the COVID-19 pandemic.

Producers can explore available loan options using the [Farm Loan Discovery Tool on farmers.gov](#) (also available in Spanish) or by contacting their local [USDA Service Center](#). Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors. Producers can [contact their local Service Center](#) to set up an in-person or phone appointment to discuss loan options.



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## USDA Microloans Help Farmers Purchase Farmland and Improve Property

Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

To learn more about the FSA microloan program, contact our [local USDA Service Center](#) or visit [fsa.usda.gov/microloans](https://fsa.usda.gov/microloans).

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## Farm Loans and Farm Program August Interest Rates

### Selected Interest Rates for August 2023

 Farm Loan Programs		 Farm Programs		
90-Day Treasury Bill	5.375%	Farm Storage Facility Loans	3 Year	4.375%
Farm Operating Loans - Direct	4.875%		5 Year	4.125%
Farm Ownership Loans - Direct	5.000%		7 Year	4.000%
Limited Resource Loans	5.000%		10 Year	3.875%
Farm Ownership Loans - Direct FO Down Payment	1.500%		12 Year	3.875%
Emergency Loans	3.750%	Commodity Loans		6.375%
		CCC Borrowing Rate		5.375%

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- See our [2023 Kentucky Guaranteed Lender Newsletter](#)
  - See our [USDA Farm Service Agency Annual Program and Policy Reminders - March 2023](#).
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## Kentucky FSA State Office

771 Corporate Dr., Ste 205  
Lexington, KY 40503  
Phone: 859-224-7601  
[Visit State Webpage](#)

### State Committee

John McCauley  
(Committee Chair)      Lexington

Carrie Divine              Morganfield  
Pat Henderson            Irvington  
James Kay, Sr.            Versailles  
Roger Thomas             Smiths Grove

### **State Executive Director**

Dean Schamore  
859-224-7601  
[Dean.Schamore@usda.gov](mailto:Dean.Schamore@usda.gov)

Administrative Officer  
Clark Sturgeon  
859-224-7622  
[clark.sturgeon@usda.gov](mailto:clark.sturgeon@usda.gov)

Farm Program Chief  
Jennifer Farmer  
859-224-7614  
[jennifer.farmer@usda.gov](mailto:jennifer.farmer@usda.gov)

Farm Loan Chief  
Warren Whitaker  
859-224-7443  
[warren.whitaker@usda.gov](mailto:warren.whitaker@usda.gov)

Contact [your local USDA Service Center](#).

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).