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## USDA Makes Producer-Friendly Change to 2023 Notice of Loss Requirements for Two Livestock Disaster Assistance Programs



The U.S. Department of Agriculture (USDA) has waived certain notice of loss requirements for 2023 for the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish](#) (ELAP) and [Livestock Indemnity Program](#) (LIP). In an effort to streamline assistance to support access to critical 2023 natural disaster recovery assistance, USDA's Farm Service Agency (FSA) is waiving the requirement to submit ELAP or LIP notices of loss within a pre-determined number of days for 2023. Instead, producers have the flexibility to submit 2023 notices of loss as soon as possible, once losses are realized, following a natural disaster event or no later than the established annual program

application for payment deadlines for each program. FSA county committees are also being asked to re-evaluate 2023 ELAP and LIP late-filed notices of loss to determine if the waiver applies.

### Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish

ELAP provides recovery assistance to eligible producers of livestock, honeybee, and farm-raised fish losses due to an eligible adverse weather or loss condition, including blizzards,

disease, water shortages and wildfires. ELAP covers grazing and feed losses, transportation of water and feed to livestock and hauling livestock to grazing acres. ELAP also covers certain mortality losses for livestock including honeybees and farm-raised fish as well as honeybee hive losses. ELAP is designed to address losses not covered by other FSA disaster assistance programs.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for ELAP to file a notice of loss with FSA within 30 calendar days from when the loss first became apparent for livestock and farm-raised fish and 15 calendar days for honeybees. Under this waiver, notices of loss are to be completed by the eligible producer and submitted to FSA no later than the annual program application deadline of January 30 following the program year in which the loss occurred. Therefore, producers who incurred ELAP-eligible losses in 2023, will need to submit a notice of loss by Jan. 30, 2024.

### **Livestock Indemnity Program**

LIP provides disaster recovery assistance to livestock owners and contract growers who experience livestock deaths, in excess of normal mortality caused by eligible loss conditions including adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP also helps livestock owners who must sell livestock at a reduced price because of an injury from certain loss conditions.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for LIP to file a notice of loss within 30 calendar days from when the loss first became apparent. Under this waiver, producers are still required to complete and submit the notice of loss to FSA no later than the annual program payment application date, which is 60 calendar days following the program year in which the loss occurred. The LIP payment application and notice of loss deadline is Feb. 29, 2024, for the 2023 program year.

### **2023 Disapproved Applications**

FSA county committees will review all notices of loss for both ELAP and LIP that were previously disapproved for the 2023 program year due to late filing and re-evaluate them to determine if the waiver applies. To receive ELAP and LIP benefits, producers will still need to file an application for payment by the established program deadline for the 2023 program year. Producers who are unsure about the status of their notice of loss or application for payment, should contact their local FSA county office as soon as possible.

### **Supporting Documentation**

Accurate records and loss documentation are critical following disaster events and are required when filing notices of loss with FSA. Acceptable loss documentation includes:

- Documentation of the number, kind, type, and weight range of livestock that have died, supplemented, if possible, by photographs or video records of ownership and losses.
- Rendering truck receipts by kind, type, and weight - important to document prior to disposal.
- Beginning inventory supported by birth recordings or purchase receipts.

- Documentation from Animal Plant Health Inspection Service, Department of Natural Resources, or other sources to substantiate eligible death losses due to an eligible loss condition.
- Documentation that livestock were removed from grazing pastures due to an eligible adverse weather or loss condition.
- Costs of transporting livestock feed to eligible livestock, such as receipts for equipment rental fees for hay lifts and snow removal.
- Feed purchase receipts if feed supplies or grazing pastures are destroyed.
- Number of gallons of water transported to livestock due to water shortages.

### More Information

The improvements to ELAP and LIP build on others made since 2021. This includes ELAP benefits for above normal costs for hauling feed and water to livestock and transporting livestock to other grazing acres during a qualifying drought. FSA also [expanded eligible livestock](#) under ELAP, LIP, and the Livestock Forage Disaster Assistance Program, and increased the LIP payment rate for beef, beefalo, bison, and dairy animals less than 250 pounds and most recently beef calves over 800 pounds. Learn about USDA disaster assistance programs on [farmers.gov](#).

On [farmers.gov](#), the [Disaster Assistance Discovery Tool](#), [Disaster-at-a-Glance fact sheet](#) and [Loan Assistance Tool](#) can help producers and landowners determine [disaster protection and recovery](#) program or loan options. For more information about FSA programs, contact your local [USDA Service Center](#).

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## USDA Extends Application Deadline for Discrimination Financial Assistance Program to Jan. 13

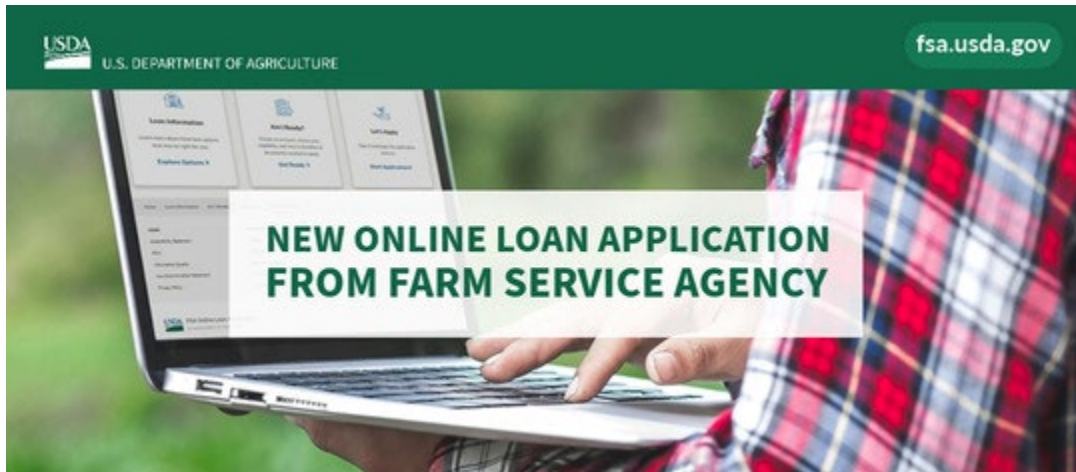
The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via [22007apply.gov](#) or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at [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 Now Accepting Applications for Farm Loans Online



The U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](#). More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, improve customer service, and expand credit access.

The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed. This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](#) or by completing FSA's Loan Assistance Tool at [farmers.gov/loan-assistance-tool](#). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.

## Farm Loan Improvement Efforts

FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:

- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.

- The [Loan Assistance Tool on farmers.gov](https://farmers.gov) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

### More Information

FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](https://farmers.gov) or visit [farmers.gov/inflation-reduction-investments/assistance](https://farmers.gov/inflation-reduction-investments/assistance).

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## UK Seeks Individuals to Serve as Mental Health Advocates

The University of Kentucky and the Southeast Center for Agricultural Health and Injury Prevention's project, Building Bridges to Farmer Mental Health, is seeking Mental Health Advocates in Bath, Calloway, Laurel, Graves, Hopkins, Logan, and Warren counties. They are looking for community members who are well connected and respected in their community, who are interested in serving as a Mental Health Advocate to promote farmer mental health and wellbeing.

Mental Health Advocates will receive suicide prevention training, continuing education, and resources to spread awareness for farmers' mental health in their community. Mental Health Advocates will serve as a resource to farmers and their families, and link those in crisis to mental health professionals. Want to get involved or have questions? Email [farmermhn@uky.edu](mailto:farmermhn@uky.edu) to learn more.

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## USDA Reminds Specialty Crop Growers of Deadline to Apply for Assistance for 2023 On-Farm Food Safety Expenses

*Deadline for Calendar Year 2023 Applications is Jan. 31, 2024*

The U.S. Department of Agriculture (USDA) reminds specialty crop growers that assistance is available for producers who incur eligible on-farm food safety program expenses to obtain or renew a food safety certification through the Food Safety Certification for Specialty Crops (FSCSC) program. Producers can apply for assistance on their calendar year 2023 expenses through Jan. 31, 2024.

### Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and related expenses pertaining to obtaining or renewing a food safety certification in calendar year 2023. FSCSC covers a percentage of the specialty crop

operation's cost of obtaining or renewing its certification, as well as a portion of related expenses.

To be eligible for FSCSC, the applicant must be a specialty crop operation; meet the definition of a small business or very small business; and have paid eligible expenses related to the 2023 certification.

Specialty crop operations may receive assistance for the following costs:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.
- Training.

FSCSC payments are calculated separately for each category of eligible costs. A higher payment rate has been set for socially disadvantaged, limited resource, beginning and veteran farmers and ranchers. Details about the payment rates and limitations can be found at [farmers.gov/food-safety](https://farmers.gov/food-safety).

### **Applying for Assistance**

The FSCSC application period for 2023 closes Jan. 31, 2024. FSA will issue payments after the application period closes. If calculated payments exceed the amount of available funding, payments will be prorated.

Interested specialty crop producers can apply by completing the FSA-888, Food Safety Certification for Specialty Crops Program (FSCSC) application. The application, along with other required documents, can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means.

Specialty crop producers can also call 877-508-8364 to speak directly with a USDA employee ready to assist. Visit [farmers.gov/food-safety](https://farmers.gov/food-safety) for additional program details, eligibility information and forms needed to apply.

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## **Maintaining Good Credit History**

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit

report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
  - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your local [USDA Service Center](#), or visit your [fsa.usda.gov](https://fsa.usda.gov).

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## Federal Advisory Committee for Urban Agriculture and Innovative Production Announces Four New Members

Agriculture Secretary Tom Vilsack appointed four new members to the Urban Agriculture and Innovative Production Federal Advisory Committee. The new members are replacing four members whose terms are expiring and rotating off the Committee, including Dr. Jeffrey Young in Kentucky. The Committee is part of the U.S. Department of Agriculture's (USDA) efforts to support urban agriculture and innovative production, creating a network for feedback. The Committee's public meetings give the urban and innovative production community and others an opportunity to witness deliberations and voting procedures. [USDA Appoints New Members to the Federal Advisory Committee for Urban Agriculture and Innovative Production](#)

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## Crop Acreage Reporting

To be eligible for many USDA programs, including risk management programs, agricultural producers must file timely [acreage reports](#) that document the crops grown on their farm or ranch and their intended uses. Deadlines for filing crop acreage reports vary by crop and by state and county.

FSA staff at [local USDA Service Centers](#) will provide producers with maps and acreage reporting deadlines, by crop, for their county. [A crop insurance agent](#) can assist with reporting information necessary for crop insurance benefits. [Learn more about crop acreage reporting here.](#)

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# Farm Loans and Farm Programs Interest Rates

## Selected Interest Rates for December 2023



### Farm Loan Programs

90-Day Treasury Bill	5.625%
Farm Operating Loans - Direct	5.750%
Farm Ownership Loans - Direct	5.875%
Limited Resource Loans	5.000%
Farm Ownership Loans - Direct FO Down Payment	1.500%
Emergency Loans	3.750%



### Farm Programs

Farm Storage Facility Loans	3 Year	4.750%
	5 Year	4.625%
	7 Year	4.625%
	10 Year	4.625%
	12 Year	4.750%
Commodity Loans		6.375%
CCC Borrowing Rate		5.375%

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

## Kentucky FSA State Office

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Lexington, KY 40503  
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[Visit State Webpage](#)

### State Committee

John McCauley  
(Committee Chair)      Lexington

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



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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).