

## In This Issue:

- [Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program](#)
- [Farmers.gov - Your online hub for conducting business with USDA](#)
- [Dairy Margin Coverage Program Provides Critical Support for Dairy Operations](#)
- [USDA to Begin Issuing \\$1.75 Billion to Agricultural Producers Through Critical Emergency Relief Programs](#)
- [Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security](#)
- [USDA Launches Program to Support Agricultural Employers and Farmworkers, Aiming to Increase Economic and Supply Chain Resilience as Part of President Biden’s Investing in America Agenda](#)
- [Loans for Targeted Underserved Producers](#)
- [Farm Loans and Farm Program Interest Rates](#)

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

On July 7, USDA and its partner vendors announced the opening of the application period for Section 22007 of the Inflation Reduction Act (IRA), which directs USDA to provide financial assistance to farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The opening of the application process is an important step in delivering on USDA’s commitment of providing financial assistance to those who have faced discrimination in USDA farm lending programs. The application process is open now and will close on **January 13, 2024**. 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.

Farmers, ranchers, and forest landowners who experienced discrimination by USDA in its farm loan programs prior to January 1, 2021, and/or are currently debtors with assigned or assumed USDA farm loan debt that was the subject of USDA discrimination that occurred prior to January 1, 2021, are eligible for this program.

Under the planned timeline, applications will be reviewed in November and December, with payments reaching recipients soon thereafter. Importantly, applicants should know that the application process is not on a first come, first served, basis. All applications received or postmarked before the January 13, 2024, deadline will be considered.

To support producers throughout the application process, USDA is ensuring that organizations with extensive experience conducting outreach to farm organizations are able to support individuals who may be eligible for the program. These groups include [AgrAbility](#), the [Farmer Veteran Coalition](#), [Farmers' Legal Action Group](#), [Federation of Southern Cooperatives](#), [Intertribal Agriculture Council](#), [Land Loss Prevention Program](#), [National Young Farmers Coalition](#), and [Rural Coalition](#).

In standing up this program, USDA has become aware of some lawyers and groups spreading misleading information about the discrimination assistance process, pressuring people to sign retainer agreements, and asking people to fill out forms with private and sensitive information. The official application process and filling out an application is **free** and does not require a lawyer.

For more information, please visit [22007apply.gov](https://22007apply.gov). If you want to get weekly updates on the program's events and progress, there's a button there to subscribe to a weekly newsletter.

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## Farmers.gov - Your online hub for conducting business with USDA

**Farmers.gov** gives you one place to do business with USDA's Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), including accessing your farm records, maps, and common land units. You can create a farmers.gov account for the farmers.gov authenticated site, where you can access self-service features through a secure login.

In addition to the self-service features farmers.gov website also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

### What can you do with your farmers.gov account?

- View FSA Farm loans including loan information, interest payments, loan advance and payment history, paid-in-full restructured loans, and account alerts.
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View, print and export detailed farm records and farm/tract maps.
- Export common land unit (field) boundaries as ESRI and GeoJSON file types.

- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- Use the draw tools to determine acres in an area of interest that can be printed on a map and provided to a third party or exported as a feature file for use in other geospatial applications.
- View, upload, download and e-sign NRCS documents.
- Request conservation and financial assistance, including submitting a program application.
- Access information on current and past conservation practices, report practice completion and request practice certification
- View detailed information on previous and ongoing contracts, including the amount of cost-share assistance received and request contract modifications.

### How to create a farmers.gov account?

To create a farmers.gov account you will need:

- A USDA individual customer record - A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
- A login.gov account – Login.gov is a sign-in service that gives people secure online access to participating government programs.

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## Dairy Margin Coverage Program Provides Critical Support for Dairy Operations



The August milk margin triggered the eighth consecutive payment for dairy producers who obtained [Dairy Margin Coverage](#) (DMC) for the 2023 program year. August's income over feed margin is \$6.46 per hundredweight (cwt.) with projected DMC payments totaling \$120 million. To date, including the projected August payments, dairy producers have received more than \$1.2 billion in much

needed economic support for 2023 and margin forecasts indicate the likelihood of more to come before the end of the calendar year.

DMC is a voluntary risk management program administered by USDA's [Farm Service Agency](#) (FSA) that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer.

“While livestock and crop producers alike have been financially impacted by catastrophic natural disaster events, dairy producers’ financial stressors have been compounded by significant market volatilities,” said FSA Administrator Zach Ducheneaux. “Dairy Margin Coverage is a key risk management tool for dairy operations to financially endure the numerous, and often unpredictable uncertainties that adversely impact market prices for milk.”

### Additional Dairy Assistance

DMC complements other assistance available to dairy producers, including the [Milk Loss Program](#) (MLP) and the [Organic Dairy Marketing Assistance Program](#) (ODMAP).

MLP covers 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.

USDA recently announced a second round of payments for dairy producers through ODMAP, providing an additional \$5 million to help dairy producers with marketing costs to mitigate market volatility, higher input and transportation costs and unstable feed supply and prices that have created unique hardships in the organic dairy industry. FSA has already paid out \$15 million in the first round of payments for eligible producers, bringing total ODMAP payments to \$20 million.

### **More Information**

To learn more about FSA programs, producers can contact their local [USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by [logging into their farmers.gov account](#). Producers without an account can [sign up](#) today.

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

USDA announced that it will issue 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**

FSA issued 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) 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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## **Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security**

Farm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:



- Leases of any kind
- Easements of any kind
- Subordinations
- Partial releases
- Sales

Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.

It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](#).

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# USDA Launches Program to Support Agricultural Employers and Farmworkers, Aiming to Increase Economic and Supply Chain Resilience as Part of President Biden's Investing in America Agenda

The Biden-Harris Administration 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. 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 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.

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).

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## **Loans for Targeted Underserved Producers**

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

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## **Farm Loans and Farm Program Interest Rates**

## Selected Interest Rates for October 2023



### Farm Loan Programs

90-Day Treasury Bill	5.500%
Farm Operating Loans - Direct	5.250%
Farm Ownership Loans - Direct	5.250%
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	4.625%
	5 Year	4.375%
	7 Year	4.375%
	10 Year	4.125%
	12 Year	4.125%
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
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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).