

In This Issue:

- Message from Dean Schamore State Executive Director for FSA in Kentucky
- Farm Service Agency Now Accepting Nominations for Farmers and Ranchers to Serve on Local County
- USDA Reminds Kentucky Producers to File Crop Acreage Reports
- USDA Announces Corrections to Emergency Relief Program Policy to More Accurately Reflect 2020 and 2021 Natural Disaster Impacts on Crops Intended for On-Farm Use
- <u>USDA Accepts More Than 1 Million Acres in Offers Through</u>
 Conservation Reserve Program General Signup
- <u>Financial Assistance Application Process Opens for USDA Farm Loan</u>
 Borrowers Who Have Faced Discrimination
- <u>USDA Develops Simplified Direct Loan Application to Improve Customer Service</u>
- <u>Urban Producers</u>, <u>Public Invited to Attend August Meeting of Federal</u>
 Advisory Committee for Urban Agriculture and Innovative Production
- July 2023 Selected Interest Rates

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



Remember to get all of your acres reported! July 17 is a major deadline for most crops. If you've not already done so, call your local FSA office to make an appointment to report your acreage. The FSA staff will be eager to assist you with your maps and share specific acreage reporting deadlines by crop for your county. Your crop insurance agent can assist you with reporting information necessary for crop insurance benefits. More information on reporting acreage and new options on farmers.gov for viewing, printing and labeling maps are included in this month's newsletter.

It's important to note that FSA works with new farmers and farms of all sizes. Small farmers should also report their acreage because they may be eligible for assistance in the event of a natural disaster. If this is your first year farming a tract of land, you need to

make sure you have a farm number, that your tract information is current, and that you're in FSA's system. Whether you are new to farming, or just new to working with us, your local FSA office will help you establish your farm by registering for a farm number, which is required for USDA programs and assistance. You'll need to bring proof of identity, a copy of your deed or leasing documents, and any entity documentation for your business (limited partnership, estate, or trust documents). We're happy to help you get started!

Whatever your business is with FSA, be assured that we continually strive to equitably serve all farmers and agricultural partners throughout Kentucky. We are committed to delivering effective and efficient agricultural programs to all of our Kentucky farmers and producers. A big part of this commitment is reaching out and connecting with our communities, with a focus on making FSA more inclusive, equitable, and accessible, for everyone. You may have visited with us at a local outreach event, or attended a local agricultural meeting where FSA presented program and loan information. We're out in our communities regularly, working to increase program awareness, education and participation, often times with the help of agricultural partners located throughout the state.

With nominations now being accepted for the 2023 FSA county committees, one of our concentrated outreach efforts is to ensure opportunities for minorities to serve as voting members on these county committees. These county committees make important decisions on how federal farm programs are administered locally. Every eligible agricultural producer should participate in FSA county committee elections – whether a beginning or established producer, historically underserved producer (minority and women), or a large or small operation – because FSA county committees are producers' link with USDA. All nomination forms for the 2023 election must be postmarked or received in the local FSA office by Aug. 1, 2023. More details about county committee elections are included in this month's newsletter, or you can contact your local FSA office for more information.

I also want to mention that earlier this month, <u>USDA announced</u> the opening of the financial assistance application process for eligible farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. **The application process is open through October 31, 2023**. Both the application and technical assistance are free. Details about the program, including an application and e-filing portal, are available at <u>22007apply.gov</u>. Applicants can also call the free call center at **1-800-721-0970**.

We are here to help you with your farm business needs as well as to keep you aware of important program updates and deadlines. Kentucky FSA has 64 service centers ready to help you manage your farming operation through a variety of credit and loan programs, as well as conservation, disaster & price support programs. Service Center staff can guide you through the process of preparing and submitting the required paperwork, with no need to hire a paid preparer.

A great way to be reminded of program deadlines and updates is to sign up for email and text alerts by visiting <u>farmers.gov/subscribe</u>. From there you can choose from a wide number of topics including disaster assistance, conservation programs, crop insurance, farm loans, and more. For more information visit <u>farmers.gov/working-with-us/stay-connected</u> or for subscription assistance, contact your <u>local USDA Service Center</u>.

On behalf of all of us at the Farm Service Agency in Kentucky, we thank our farmers and producers for caring for the land and helping ensure the delivery of safe and affordable food and fiber for all.

Farm Service Agency Now Accepting Nominations for Farmers and Ranchers to Serve on Local County

USDA is now accepting nominations for county committee members for elections that will occur later this year. Additionally, USDA's Farm Service Agency (FSA) is unveiling a new GIS tool to make it easier for producers to participate in the nomination and election processes for county committee members, who make important decisions on how federal farm programs are administered locally. All nomination forms for the 2023 election must be postmarked or received in the local FSA office by Aug. 1, 2023.

Elections will occur in certain Local Administrative Areas (LAA) for members. LAAs are elective areas for FSA committees in a single county or multi-county jurisdiction and they may include LAAs that are focused on an urban or suburban area. Customers can locate their LAA through a new GIS locator tool available at fsa.usda.gov/elections.

Agricultural producers may be nominated for candidacy for the county committee if they:

- Participate or cooperate in a USDA program; and
- Reside in the LAA that is up for election this year.

A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits. Individuals may nominate themselves or others and qualifying organizations may also nominate candidates. USDA encourages minority producers, women and beginning farmers or ranchers to nominate, vote and hold office.

Nationwide, more than 7,700 dedicated members of the agricultural community serve on FSA county committees. The committees are made up of three to 11 members who serve three-year terms. Committee members are vital to how FSA carries out disaster programs, as well as conservation, commodity and price support programs, county office employment and other agricultural issues.

More Information

Producers should contact their local FSA office today to register and find out how to get involved in their county's election, including if their LAA is up for election this year. To be considered, a producer must be registered and sign an <u>FSA-669A</u> nomination form.

Nomination forms and other information about FSA county committee elections are available at <u>fsa.usda.gov/elections</u>. Election ballots will be mailed to eligible voters beginning Nov. 6, 2023.

USDA Reminds Kentucky Producers to File Crop Acreage Reports

Agricultural producers in Kentucky who have not yet completed their <u>crop acreage reports</u> after planting should make an appointment with their U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) service center before the applicable deadline.

An acreage report documents a crop grown on a farm or ranch and its intended uses. Filing an accurate and timely acreage report for all crops and land uses, including failed acreage and prevented planted acreage, can prevent the loss of benefits.



How to File a Report

July 17 is a major deadline for most crops.

Acreage reporting dates vary by crop and by county. Contact your <u>local USDA Service</u> Center for a list of acreage reporting deadlines by crop.

To file a crop acreage report, producers need to provide:

- Crop and crop type or variety.
- Intended use of the crop.
- Number of acres of the crop.
- Map with approximate boundaries for the crop.
- Planting date(s).
- Planting pattern, when applicable.
- Producer shares.
- Irrigation practice(s).
- Acreage prevented from planting, when applicable.
- Other information as required.

Acreage Reporting Details

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting date, then
 the acreage must be reported no later than 30 calendar days after purchase or
 acquiring the lease. Appropriate documentation must be provided to the county
 office.
- If crops are covered by the Noninsured Crop Disaster Assistance Program, acreage reports should be submitted by the applicable state, county, or crop-

specific reporting deadline or 15 calendar days before grazing or harvesting of the crop begins.

Producers should also report crop acreage they intended to plant, but due to natural disaster, were unable to because of a natural disaster.

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 USDA's Risk Management Agency.

FSA offers continuous certification for perennial forage. This means after perennial forage is reported once and the producer elects continuous certification, the certification remains in effect until a change is made. Check with FSA at the local USDA Service Center for more information on continuous certification.

New Option to View, Print and Label Maps on Farmers.gov

Producers with an eAuth account linked to their USDA customer record can now access their FSA farm records, maps and common land units by logging into farmers.gov. A new feature will allow producers to export field boundaries as shapefiles and import and view other shapefiles, such as precision agriculture boundaries. This will allow producers to view, print and label their own maps for acreage reporting purposes.

Producers who have authority to act on behalf of another customer as a grantee via form FSA-211 Power of Attorney, Business Partner Signature Authority, along with other signature types, or as a member of a business can now access information in the farmers.gov portal.

Producers can learn how to use the farmers.gov Farm Records Mapping functionality with this <u>fact sheet</u> and these <u>video tutorials</u>.

More Information

Producers can make an appointment to report acres by contacting their <u>local USDA</u> Service Center.

USDA Announces Corrections to Emergency Relief Program Policy to More Accurately Reflect 2020 and 2021 Natural Disaster Impacts on Crops Intended for On-Farm Use

USDA updated the Emergency Relief Program (ERP) Phase Two to provide a method for valuing losses and accessing program benefits to eligible producers of certain crops, including grapes grown and used by the same producer for wine production or forage that is grown, stored and fed to livestock, that do not generate revenue directly from the sale of the crop. These updates ensure that ERP benefits are more reflective of these producers' actual crop losses resulting from 2020 and 2021 natural disaster events. USDA's Farm Service Agency (FSA) will begin accepting ERP Phase Two applications from eligible wine grape and forage producers once this technical correction to ERP is published in the Federal Register and becomes effective, which it anticipates will be on Friday, June 16, 2023. The deadline to submit applications for ERP Phase Two is July 14.

Background

In January 2023, FSA announced ERP Phase Two, designed to wrap-up and fill remaining gaps in previous natural disaster assistance for 2020 and 2021.

To be eligible for ERP Phase Two, producers must have suffered a decrease in allowable gross revenue in 2020 or 2021 due to necessary expenses related to losses of eligible crops from a qualifying natural disaster event. Assistance is primarily for producers of crops that were not covered by Federal Crop Insurance or the Noninsured Crop Disaster Assistance Program since crops covered by Federal Crop Insurance and NAP were included in the assistance under ERP Phase One administered in 2022.

Determining Crop Value

Producers of certain crops now have a method for including crop value in their allowable gross revenue for the purpose of determining ERP Phase 2 benefits.

The value of the eligible crop intended for on-farm use will be based on the producer's actual production of the crop and a price for the crop as determined by FSA's Deputy Administrator for Farm Programs based on the best available data for each crop such as published crop price data or the average price obtained by other producers in the area. Acceptable, published sources including but are not limited to Federal Crop Insurance Corporation established prices, FSA established National Crop Table prices and National Agricultural Statistic Service prices.

Revenue and pricing guidelines for expected revenue for wine grapes and on-farm forage is available online for producer reference and convenience when applying for ERP Phase Two.

Wine grape and forage producers who have already submitted their ERP Phase Two applications to FSA have the option of revising the application and updating their allowable gross revenue to include crop value if applicable.

Producers of crops grown for on-farm use other than wine grapes and forage may request consideration to use a crop's value in their allowable gross revenue. Submit requests to RA.FSA.DCWA2.ppb@wdc.usda.gov. FSA's Deputy Administrator for Farm Programs will review submitted requests.

Additional Technical Corrections – Conservation Programs

In addition to emergency relief policy updates, FSA has also established policy corrections for the Emergency Conservation Program (ECP) and the Emergency Forest Restoration Program (EFRP). The policy correction clarifies that federal payments received for the same practice will be considered duplicative assistance for producers who receive ECP and EFRP program payments. The revised program provisions are related to program updates FSA announced in January that give more farmers, ranchers, and tribes the opportunity to apply for and access programs that support recovery following natural disasters (see <u>January 10, 2023 news release</u> for more information).

ECP and EFRP provide financial and technical assistance to restore conservation practices like fencing, damaged farmland or forests following natural disasters.

More Information

FSA offers an online ERP tool to help producers determine what is considered allowable gross revenue. Producers should contact their local FSA office to make an appointment to apply for ERP Phase Two. Producers should also keep in mind that July 15 is a major deadline to complete acreage reports for most crops. FSA encourages producers to complete the ERP Phase Two application and acreage report during the same office visit. Applications for the Pandemic Assistance Revenue Program, a revenue-based program for losses resulting from the pandemic, can also be completed. For more information, view the ERP Phase Two Fact Sheet, the ERP Phase Two application video tutorial, PARP PARP Comparison Fact Sheet, ERP Phase Two application video tutorial, PARP application video tutorial, myth-buster blog or contact your local USDA Service Center.

USDA Accepts More Than 1 Million Acres in Offers Through Conservation Reserve Program General Signup

Agriculture Secretary Tom Vilsack announced last month that the U.S. Department of Agriculture (USDA) is accepting more than 1 million acres in this year's Conservation Reserve Program (CRP) General signup. This is one of several signups that USDA's Farm Service Agency (FSA) is holding for the program. The results for CRP General signup reflect the continued importance of CRP as a tool to help producers invest in the long-term health, sustainability, and



profitability of their land and resources. The signup's results include 3,227 acres in Kentucky.

"This year's General CRP signup demonstrates the value and continued strength of this voluntary conservation program, which plays an important role in helping mitigate climate change and conserve our natural resources," said Dean Schamore, FSA State Executive Director in Kentucky. "Today's announcement is one of many enrollment and partnership opportunities within CRP, including opportunities through our working lands Grassland CRP, Continuous CRP, and Conservation Reserve Enhancement Program (CREP). USDA will continue working to ensure producers and landowners have the information they need to take advantage of the options that work best for their operations."

Offers for new land in this General CRP signup totaled about 295,000 acres nationwide. Producers submitted re-enrollment offers for 891,000 expiring acres, reflecting the successes of participating in CRP longer term. The total number of CRP acres will continue to climb in the coming weeks once FSA accepts acres from the Grassland CRP signup, which closed May 26. Additionally, so far this year, FSA has received 761,000 offered acres for the Continuous CRP signup, for which FSA accepts applications year-round.

The number of accepted acres that are enrolled in General CRP will be confirmed later this year. Participating producers and landowners should also remember that submitting and accepting a CRP offer is the first step, and producers still need to develop a conservation plan before contracts become effective on October 1, 2023. Each year,

during the window between offer acceptance and land enrollment, some producers ultimately decide not to enroll some accepted acres, without penalty.

General CRP Signup

The General CRP Signup 60 ran from February 27 through April 7, 2023.

Through CRP, producers and landowners establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve soil health and water quality, and enhance wildlife habitat on agricultural land. In addition to the other well-documented benefits, lands enrolled in CRP are playing a key role in climate change mitigation efforts across the country.

In 2021, FSA introduced improvements to the program, which included a new Climate-Smart Practice Incentive to increase carbon sequestration and reduce greenhouse gas emissions. This incentive provides an annual 3, 5, or 10 percent incentive payment based on the predominant vegetation type for the practices enrolled – from grasses to trees to wetland restoration.

Other CRP Signups

<u>Grassland CRP</u> is a *working lands program* that helps producers and landowners protect grassland from conversion while enabling haying and grazing activities to continue. Lands enrolled support haying and grazing operations and promotes plant and animal biodiversity. Lands are also protected from being converted to uses other than grassland. This year's signup for Grassland CRP ran from April 17 through May 26.

Continuous CRP, in which producers and landowners can enroll throughout the year. Offers are automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap. Continuous CRP includes the State Acres for Wildlife Enhancement (SAFE) Initiative, the Farmable Wetlands Program (FWP), and the Conservation Reserve Enhancement Program (CREP). In CREP, which is available in certain geographies, partnerships with States, Tribes, and other entities are leveraged for participants to receive a variety of added incentives and flexibilities. Also available is the Clean Lakes Estuaries and Rivers (CLEAR) initiative. CLEAR30, a signup opportunity under that initiative available nationwide, gives producers and landowners across the country the opportunity to enroll in 30-year CRP contracts for water quality practices.

More Information

To learn more about FSA programs, producers can contact their local <u>USDA Service</u> <u>Center</u>. Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by <u>logging into their</u> farmers.gov account. If you don't have an account, sign up today.

Financial Assistance Application Process Opens for USDA Farm Loan Borrowers Who Have Faced Discrimination

Last week, the U.S. Department of Agriculture (USDA) announced the opening of the financial assistance application process for eligible farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to

January 2021. Section 22007 of the Inflation Reduction Act (IRA) directs USDA to provide this assistance. Since the law's passage, USDA has worked diligently to design the program in accordance with significant stakeholder input.

"The opening of the application process is an important step in delivering on our commitment of providing financial assistance to those who faced discrimination in USDA farm lending, as swiftly and efficiently as possible," said Agriculture Secretary Tom Vilsack. "USDA will continue to work with our national vendor partners and community-based organizations to make sure eligible farmers, ranchers, and forest landowners have clear information about what is available to them, how to apply, and where to obtain assistance with their questions at each step of the way."

The program website, 22007apply.gov, is now open. The website includes an Englishand 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.

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.

To apply, borrowers have the option to apply via the e-filing portal at 22007apply.gov or submit paper-based forms via mail or in-person delivery to the program's local offices. The application process will be open from July 7 to October 31, 2023. 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 October 31 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, Farmers' Legal Action Group, Federation of Southern Cooperatives, Intertribal Agriculture Council, Land Loss Prevention
Program, National Young Farmers Coalition, and Rural Coalition.

Vendors operating four regional hubs are also providing technical assistance and working closely with these and other community-based organizations to conduct outreach using digital and grassroots strategies, to ensure potential applicants are informed about the program and have the opportunity to apply. These hubs are operating a network of brick-and-mortar program offices and will conduct extensive outreach about the program. Windsor Group serves farmers in the eastern regions of the U.S. and Analytic Acquisitions serves the western regions. A national administrator, Midtown Group, is responsible for program oversight and integrity, and will lead a national call-center, operate the application website - 22007apply.gov, which is now open – and review and process applications and payments. All vendors have experience in professional services, supporting government contracts, and complex program operations.

On March 1, 2023, USDA shared initial <u>details on how the Section 22007 program will</u> <u>work</u>, including that the Inflation Reduction Act specifies the Secretary of Agriculture is responsible for providing this assistance through qualified nongovernmental entities, under

standards set by USDA. USDA entered into agreements with vendors and cooperators in May.

In addition to the Discrimination Financial Assistance Program (DFAP) opening today, the Inflation Reduction Act also created several other programs that are helping USDA rebuild trust, address systemic issues and improve service to people who may have been underserved by USDA in the past. Information about USDA's equity agenda and progress is available at www.usda.gov/equity.

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. As of today, the official application process has begun and filling out an application is **free**.

No attorneys' fees will be paid to applicants or their counsel by USDA or by any other agency or department of the United States. The amount of financial assistance will not be increased for those claimants who are represented by an attorney. Applicants are not required to retain an attorney. USDA, the national administrator, and the regional hub vendors will neither recommend that any applicant retain counsel or retain a specific attorney or law firm, nor discourage an applicant from obtaining counsel or using a specific attorney or law firm. For more information, read our <u>fact sheet about the program timeline</u> and ways to protect against possible scams.

USDA Develops Simplified Direct Loan Application to Improve Customer Service



The U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have

the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form will be available starting March 1, 2023.

Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting farmers.gov/farm-loan-

<u>assistance-tool</u> and clicking the 'Get Started' button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.

The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements that are anticipated to launch in 2023 include:

- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity
 of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to provide relief to qualifying distressed borrowers while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available options on all FSA loan options at fsa.usda.gov or by contacting their local USDA Service Center.

Urban Producers, Public Invited to Attend August Meeting of Federal Advisory Committee for Urban Agriculture and Innovative Production



We're inviting urban producers, innovative producers, and other stakeholders to virtually attend a public meeting of the Federal Advisory Committee for Urban Agriculture and Innovative Production on August 1 from 3-6pm. <u>Learn more and register</u>.

- See our 2023 Kentucky Guaranteed Lender Newsletter
- See our <u>USDA Farm Service Agency Annual Program and Policy Reminders</u> -March 2023.

July 2023 Selected Interest Rates

Farm Loan Programs	
90-Day Treasury Bill	5.250%
Farm Operating Loans - Direct	4.500%
Farm Ownership Loans - Direct	4.875%
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	4.125%	
5 Year	3.875%	
7 Year	3.750%	
10 Year	3.750%	
12 Year	3.750%	
Commodity Loans	6.125%	
,		
CCC Borrowing Rate	5.125%	

Kentucky FSA State Office

771 Corporate Dr., Ste 205 Lexington, KY 40503 Phone: 859-224-7601 <u>Visit State Webpage</u>

State Committee

John McCauley (Committee Chair)

Lexington

Carrie Divine Pat Henderson

Morganfield Irvington James Kay, Sr. Roger Thomas Versailles Smiths Grove

State Executive Director

Dean Schamore 859-224-7601 Dean.Schamore@usda.gov

Administrative Officer
Clark Sturgeon
859-224-7622
clark.sturgeon@usda.gov

Farm Program Chief Jennifer Farmer 859-224-7614 jennifer.farmer@usda.gov Farm Loan Chief Warren Whitaker 859-224-7443 warren.whitaker@usda.gov

Contact your local USDA Service Center.

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).