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



All of us at FSA in Kentucky wish for a safe and productive spring planting for all our farmers! Our communities are very fortunate for the work you do to help deliver affordable food and fiber and to focus on conserving our natural resources. But we all know farming can be dangerous. We want all of our farmers to have a bountiful crop year, but most importantly, we want you to be safe. The hazards of grain bins and the mechanical operation of their handling equipment like augers, power take offs, and other moving parts can grab people or clothing. And as a friendly reminder, before engaging farm machinery, make sure everyone is visibly clear and accounted for, especially when backing.

Keep in mind all of the final planting dates and acreage reporting deadlines for your crops. Final planting dates vary by crop, planting period, and county. The deadline to report most of your acres is July 15, but you can report as

soon as you finish planting. Contact your local [USDA Service Center](#) for more information on these dates.

Although we're still early in the planting season, early reports show crop conditions are good. The most recent Crop Progress and Condition Report from the National Agricultural Statistics Service (NASS) Kentucky Field Office shows that the warmer weather and rain have allowed forage in many pastures to perform well so far this spring. Current reports show that 58% of pasture is good. The condition of corn, soybeans, and tobacco are overall favorable. Winter wheat condition is 71% good. Most alfalfa hay freeze damage was reported as light, while 75% experienced no damage.

While crop conditions overall look good for Kentucky so far, the recent tornadoes that occurred in March and April of 2024 left damage and destruction to agricultural assets including barns, outbuilding, green houses, high tunnels, grain bins, silage wagon, and fences. Livestock was also reported lost. We're working on getting disaster designations approved for these events. See the [USDA News Release](#) outlining disaster assistance to agricultural producers in Kentucky impacted by the tornadoes.

The Secretary of Agriculture is authorized to designate counties as disaster areas to make emergency loans available to producers suffering losses in those counties and in counties that are contiguous to a designated county. In addition to emergency loan eligibility, other emergency assistance programs, such as FSA disaster assistance programs, have historically used disaster designations as an eligibility trigger. Read the article below in this newsletter designating several Kentucky counties as contiguous natural disaster areas from the drought affecting Tennessee back in December 2023. Contact your local [USDA Service Center](#) with any questions.

A big part of our support for Kentucky farmers is outreach. We work with agricultural partners located throughout the state to increase program awareness and to educate and encourage program participation, especially with our underserved communities. Over the past few months, many of our local FSA offices held Farmer Appreciation Days, Farmers Market Meetings, Career Days, and other events to connect with local communities. We strive to build relationships with partners in our communities to ensure you remain aware of all the available resources FSA has for you.

Something you can do to be reminded of program deadlines and updates is to sign up for email and text alerts by visiting farmers.gov/subscribe. From there you can choose from a number of topics including disaster assistance, conservation programs, crop insurance, farm loans, and more.

Be safe out there, and 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 we have safe and affordable food for our families.

Sincerely,

Dean Schamore
State Executive Director for FSA
Kentucky State Office

Dairy Producers in Kentucky Reminded to Enroll in 2024 Dairy Margin Coverage by April 29



The U.S. Department of Agriculture (USDA) is encouraging dairy producers to enroll by April 29, 2024, for 2024 Dairy Margin Coverage (DMC), an important safety net program that helps offset milk and feed price differences. This year's DMC signup began Feb. 28, 2024, and payments, retroactive to January, began in March 2024. So far, DMC payments triggered in January and February of 2024 at margins of \$8.48 and \$9.44 respectively.

"We encourage producers to join the 131 dairy operations in Kentucky that have already signed up for this important safety net program in advance of the deadline," said USDA Farm Service Agency (FSA) State Executive Director Dean Schamore in Kentucky. "At \$0.15 per hundredweight for \$9.50 coverage, risk protection through Dairy Margin Coverage is a cost-effective tool to manage risk and provide security for your operations."

2024 DMC Coverage and Premium Fees

FSA revised DMC regulations to extend coverage for calendar year 2024, which is retroactive to Jan. 1, 2024, and to provide an adjustment to the production history for dairy operations with less than 5 million pounds of production. In previous years, smaller dairy operations could

establish a supplemental production history and receive Supplemental Dairy Margin Coverage.

For 2024, dairy producers can establish one adjusted base production history through DMC for each participating dairy operation to better reflect the operation's current production.

For 2024 DMC enrollment, dairy operations that established supplemental production history through Supplemental Dairy Margin Coverage for coverage years 2021 through 2023, will combine the supplemental production history with established production history for one adjusted base production history.

For dairy operations enrolled in 2023 DMC under a multi-year lock-in contract, lock-in eligibility will be extended until Dec. 31, 2024. In addition, dairy operations enrolled in multi-year lock-in contracts are eligible for the discounted DMC premium rate during the 2024 coverage year. To confirm 2024 DMC lock-in coverage or opt out in favor of an annual contract for 2024, dairy operations having lock-in contracts must enroll during the 2024 DMC enrollment period.

DMC offers different levels of coverage, even an option that is free to producers, minus a \$100 administrative fee. The administrative fee is waived for dairy producers who are considered limited resource, beginning, socially disadvantaged or a military veteran. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the [online dairy decision tool](#).

Congress passed a 2018 Farm Bill extension requiring these regulatory changes to the program. DMC is also authorized through calendar year 2024.

DMC Payments

DMC payments are calculated using updated feed and premium hay costs, making the program more reflective of actual dairy producer expenses. These updated feed calculations use 100% premium alfalfa hay.

More Information

DMC is a voluntary risk management program providing 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. In 2023, DMC payments triggered in 11 months including two months, June and July, where the margin fell below the catastrophic level of \$4.00 per hundredweight, a first for DMC or its predecessor Margin Protection Program.

USDA also offers other risk management tools for dairy producers, including the [Dairy Revenue Protection \(DRP\)](#) plan that protects against a decline in milk revenue (yield and price) and the [Livestock Gross Margin \(LGM\)](#) plan, which provides protection against the loss of the market value of milk minus the feed costs. Both DRP and LGM livestock insurance policies are offered through the Risk Management Agency. Producers should contact their local [crop insurance agent](#) for more information.

For more information on DMC, visit the [DMC webpage](#) or contact your local [USDA Service Center](#).

USDA Partners with FarmRaise to Offer Educational Tools and Resources to Promote Financial Access and Equity for Agricultural Producers

The U.S Department of Agriculture (USDA) today unveiled a new, online Livestock Indemnity Program (LIP) Decision Tool and farm loan resources available to agricultural producers and cooperators who help producers access USDA disaster assistance, farm loans and other federal farm programs. The new LIP tool and the farm loan informational video resources were developed in partnership with FarmRaise and USDA's Farm Service Agency (FSA). These tools are now available at www.farmraise.com/usda-fsa.

Current FarmRaise Tools and Resources

[FarmRaise, Inc.](#) has created an online, [educational hub](#) -- called [Farm Service Agency 101](#) -- comprised of videos, and resources that enable cooperators and the agricultural producers they serve to learn about and access major FSA programs.

The newly launched LIP Decision Tool assists livestock producers who suffered losses from eligible adverse weather events and other causes of loss as well as cooperators who are helping disaster-impacted livestock producers navigate available federal disaster assistance programs. The optional decision tool gives producers guidance on what is needed to gather and submit required loss documentation, reducing the amount of time needed to complete applications and enabling FSA county office staff to deliver much-needed assistance faster. Using this tool, however, is not an application for benefits or a determination of eligibility.

Through use of the LIP tool, livestock producers can provide supporting documentation, inventory numbers, and loss numbers to FSA county offices. Doing so, in advance of the initial county office visit, will help FSA staff serve customers more effectively and efficiently. Producers will also need to complete an application for LIP assistance and, upon request, may be asked to provide additional supporting documentation.

[LIP](#) offers payments to livestock producers for livestock deaths in excess of normal mortality caused by qualifying adverse weather events. LIP also covers losses due to eligible diseases and attacks by animals reintroduced into the wild by the federal government or protected by federal law. This includes attacks by wolves and predatory birds.

In addition to the new LIP Decision Tool, the FarmRaise educational hub offers several, easily navigated farm loan programs how-to videos designed to introduce producers to FSA's many farm loan programs options and guide them through the application process.

More FSA program resources and tools will soon be added to the FarmRaise educational hub. Cooperators and agricultural producers are encouraged to visit the FarmRaise educational hub often to access all available resources.

About the Partnership

USDA cooperators are organizations on the frontlines of access and often are the first point of contact connecting farmers to USDA programs. The partnership between FarmRaise, Inc. and

FSA, through a cooperative agreement, aims to improve producer participation and customer experience in USDA programs through education and technical assistance to young, beginning, and small-scale to mid-sized producers, producers with disabilities, and veterans.

By developing a digital educational hub that delivers free, user-friendly, producer and cooperator-tested resources USDA and FarmRaise, Inc. will help FSA expedite program delivery to agricultural producers. The hub offers how-to videos and visual aids that educate producers about FSA programs and prepares them for submitting applications for program participation.

More Information

For more information about FSA farm and farm loan programs, visit fsa.usda.gov or contact your local USDA Service Center - farmers.gov/service-center-locator. To learn more about FarmRaise, visit [Farmraise.com](https://farmraise.com).

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

USDA Beginning Farmer and Rancher Veterans Webinar Series



The USDA Beginning Farmer and Rancher Veterans Webinar Series is a great opportunity for military veterans, transitioning service members, and military spouses to learn more about

USDA and the programs that can support them in their agricultural journey! You only need to register once for all five webinars.

Each week different topics will be covered, including:

- Tuesday, April 23, 2024: USDA Military Veterans Agricultural Liaison overview, Boots to Business, and Veteran Business Outreach Center.
- Tuesday, April 30, 2024: Veterans Administration loans, Rural Development loans.
- Tuesday, May 7, 2024: Urban Agriculture, USDA Beginning Farmer and Rancher programs.
- Tuesday, May 14, 2024: Natural Resources Conservation Service programs.
- Tuesday, May 21, 2024: Farm Service Agency loans and programs, Risk Management Agency programs.

All sessions will be held 1:00 p.m. to 3:00 p.m. Eastern.

Register at:

https://www.zoomgov.com/webinar/register/WN_phaQxT_mS92FmrkfwDKMXA#/registration

Before You Break Out New Ground, Ensure Your Farm Meets Conservation Compliance

The term “sodbusting” is used to identify the conversion of land from native vegetation to commodity crop production after December 23, 1985. As part of the conservation provisions of the Food Security Act of 1985, if you’re proposing to produce agricultural commodities (crops that require annual tillage including one pass planting operations and sugar cane) on land that has been determined highly erodible and that has no crop history prior to December 23, 1985, that land must be farmed in accordance with a conservation plan or system that ensures no substantial increase in soil erosion.

Eligibility for many USDA programs requires compliance with a conservation plan or system on highly erodible land (HEL) used for the production of agricultural commodities. This includes Farm Service Agency (FSA) loan, disaster assistance, safety net, price support, and conservation programs; Natural Resources Conservation Service (NRCS) conservation programs; and Risk Management Agency (RMA) Federal crop insurance.

Before you clear or prepare areas not presently under production for crops that require annual tillage, you are required to file Form AD-1026 “Highly Erodible Land Conservation and Wetland Conservation Certification,” with FSA indicating the area to be brought into production. The notification will be referred to NRCS to determine if the field is considered highly erodible land. If the field is considered HEL, you are required to implement a conservation plan or system that limits the erosion to the tolerable soil loss (T) for the predominant HEL soil on those fields.

In addition, prior to removing trees or conducting any other land manipulations that may affect wetlands, remember to update form AD-1026, to ensure you remain in compliance with the wetland conservation provisions.

Prior to purchasing or renting new cropland acres, it is recommended that you check with your local USDA Service Center to ensure your activities will be in compliance with the highly erodible land and wetland conservation provisions.

For additional information on highly erodible land conservation and wetland conservation compliance, contact [your local USDA Service Center](#).

FSA in Kentucky is Hiring!

Make a Career Move that Makes a Difference
in **YOUR** Community...

The Kentucky Farm Service Agency is Hiring



The U. S. Department of Agriculture Farm Service Agency (FSA) is accepting applications for a loan analyst (1 in Shelbyville, Kentucky). The deadline to apply is May 2, 2024.

About the loan analyst position: Performs analysis, evaluation and advisory assignments related to the effective delivery of loan making and servicing activities. Assisting in the formulation and implementation of farm loan programs, policies, and procedures for the assigned farm loan area.

If you are interested, or know of someone who might be interested, please share this information with them. Here is the direct link to the position with information on how to apply: <https://www.usajobs.gov/job/787222600>.

Farmers.gov Local Dashboard Now Available for Producers in all 50 States

Farmers in Kentucky can now access county specific farming data and USDA resources all in one place via the [new farmers.gov local dashboard](#). Your farmers.gov local dashboard includes farming data and USDA resources including USDA news, commodity pricing, weather forecasts, historical climate data, past storm events, USDA

service center locator and additional state resources for Kentucky and your county. The dashboard transforms complex data sets into easy-to-read charts and graphs to help you quickly find information that matters to you. <https://www.farmers.gov/blog/farmersgov-local-dashboard-is-now-available-all-50-states>



USDA Now Accepting Farm Loan Payments Online



Pay My Loan is an online Direct Loan repayment option available through farmers.gov that relieves most borrowers from having to call, mail, or visit a local USDA Service Center to pay a loan installment.

Farm loan payments can now be made at the borrower's convenience, on their schedule, and not constrained by FSA office hours. The tool can be used on a desktop computer, tablet, or smart phone.

Online payments can only be made by borrowers operating as an individual. Borrowers with jointly payable checks will need to continue to make loan payments through their local office.

The Pay My Loan feature can be accessed at farmers.gov/loans. To use the payment feature, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). This initial release only allows individuals with loans to make online payments. For now, borrowers with jointly payable checks will need to continue to make loan payments through their local office.

Ten Contiguous Counties in Kentucky Eligible as USDA Designates 77 Tennessee Counties Primary Natural Disaster Areas

This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

According to the [U.S. Drought Monitor](#), these counties suffered from a drought intensity value during the growing season of 1) D2 Drought-Severe for eight or more consecutive weeks or 2) D3 Drought-Extreme or D4 Drought-Exceptional.

Impacted Area: Tennessee

Triggering Disaster: Drought (Fast Track)_

Application Deadline: November 25, 2024

Primary Counties Eligible: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, McMinn, McNairy, Madison, Marion, Marshall, Maury, Meigs, Monroe, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Tipton, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson

Contiguous Counties Also Eligible:

Alabama: Jackson, Lauderdale, Limestone, Madison

Arkansas: Crittenden, Mississippi

Georgia: Catoosa, Dade, Fannin, Murray, Walker, Whitfield

Kentucky: Bell, Calloway, Clinton, Cumberland, Graves, Hickman, McCreary, Monroe, Wayne, Whitley

Mississippi: Alcorn, Benton, DeSoto, Marshall, Tippah, Tishomingo

Missouri: Pemiscot

North Carolina: Cherokee, Graham, Haywood, Swain

Tennessee: Cocke, Hamblen, Hancock, Hawkins, Lake, Macon, Montgomery, Obion, Robertson, Stewart, Sumner, Trousdale

Virginia: Lee

More Resources

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#), and [Loan Assistance Tool](#) can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local [USDA Service Center](#).

Communication Is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower's graduation to commercial credit. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers



to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation
- Any significant changes to family income or expenses
- The development of problem situations
- Any losses or proposed significant changes in security

If a farm loan borrower can't make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, contact your contact your local [USDA Service Center](#).

Current Farm Loans and Farm Programs Interest Rates

Selected Interest Rates for April 2024



Farm Loan Programs

90-Day Treasury Bill	5.375%
Farm Operating Loans - Direct	5.125%
Farm Ownership Loans - Direct	5.375%
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	4.375%
	5 Year	4.250%
	7 Year	4.250%
	10 Year	4.250%
	12 Year	4.250%
Commodity Loans		6.000%
CCC Borrowing Rate		5.000%

Farm Loans and Farm Programs Interest Rates

- See our [2024 Kentucky Guaranteed Lender Newsletter](#)
- See our [USDA Farm Service Agency Annual Program and Policy Reminders - March 2023](#).

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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).