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Preauthorized Debit Available for Farm Loan Borrowers

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| LoansUSDA’s Farm Service Agency (FSA) has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer’s account at a financial institution.PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at [rd.usda.gov/publications/regulations-guidelines](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5yZC51c2RhLmdvdi9wYWdlL3JlZ3VsYXRpb25zLWFuZC1ndWlkYW5jZT91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.5TrnqbbO8hfd7ty4yeX-i4XCJ44K-oY2mR4Oyde-3G0/s/1837074945/br/147471359440-l). Click forms and search for “Form 3550-28.”If you have a “filter” on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.For more information about PAD, contact your local USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.UttSlqcAhCD0oPDqSIpCgYhWdZ4sjuj6js75V7zW3Yk/s/1837074945/br/147471359440-l). |

Farmers Can Now Make 2023 Crop Year Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs Agricultural producers can now change election and enroll in the [Agriculture Risk Coverage (ARC) and Price Loss Coverage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2FyY3BsY19wcm9ncmFtL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.xdu_iT_AdaF9JMKHIti7OZ2k7HU8UJSwDz76yBy04Yc/s/1837074945/br/147471359440-l) programs for the 2023 crop year, two key safety net programs offered by the U.S. Department of Agriculture (USDA). Signup began Monday, and producers have until March 15, 2023, to enroll in these two programs. Additionally, USDA’s Farm Service Agency (FSA) has started issuing payments totaling more than $255 million to producers with 2021 crops that have triggered payments through ARC or PLC.  **2023 Elections and Enrollment**   Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2023 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election change for 2023, they must sign a new contract.    If producers do not submit their election by the March 15, 2023 deadline, their election remains the same as their 2022 election for crops on the farm.  Farm owners cannot enroll in either program unless they have a share interest in the farm.     Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.    **Web-Based Decision Tools**   In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:   * [Gardner-farmdoc Payment Calculator,](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2Zhcm1kb2NkYWlseS5pbGxpbm9pcy5lZHUvMjAxOS8wOC9pbnRyb2R1Y2luZy10aGUtZ2FyZG5lci1mYXJtZG9jLXBheW1lbnQtY2FsY3VsYXRvci5odG1sP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.vt_E3Veuyz-oyby5QkpNXFB6IO8--p_GmX2nZbJ4RWs/s/1837074945/br/147471359440-l) a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
* [ARC and PLC Decision Tool,](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5hZnBjLnRhbXUuZWR1Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.lZ1oXm1kTvhD1YTrLp_awRWcGdi1yMCZUqhYTBlcA0c/s/1837074945/br/147471359440-l) a tool available through Texas A&M that allows producers to obtain basic information regarding the decision and factors that should be taken into consideration such as future commodity prices and historic yields to estimate payments for 2022.

**2021 Payments and Contracts**  ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. This month, FSA processed payments to producers enrolled in 2021 ARC-CO, ARC-IC and PLC for covered commodities that triggered for the crop year.   For ARC-CO, producers can view the [2021](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3ZpZXcub2ZmaWNlYXBwcy5saXZlLmNvbS9vcC92aWV3LmFzcHg_c3JjPWh0dHBzJTNBJTJGJTJGd3d3LmZzYS51c2RhLmdvdiUyRkFzc2V0cyUyRlVTREEtRlNBLVB1YmxpYyUyRnVzZGFmaWxlcyUyRmFyYy1wbGMlMkYyMDIxJTJGZXhjZWwlMkZhcmNjb18yMDIxX2RhdGEueGxzeCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkmd2RPcmlnaW49QlJPV1NFTElOSyJ9.74tZeCW-Vcf-rUathABwhB3OlkI17cEJQ3cQaoQSEd0/s/1837074945/br/147471359440-l) ARC-CO Benchmark Yields and Revenues online database, for payment rates applicable to their county and each covered commodity. For PLC, payments have triggered for rapeseed and peanuts. For ARC-IC, producers should contact their local FSA office for additional information pertaining to 2021 payment information, which relies on producer-specific yields for the crop and farm to determine benchmark yields and actual year yields when calculating revenues.  **By the Numbers**  In 2021, producers signed nearly 1.8 million ARC or PLC contracts, and 251 million out of 273 million base acres were enrolled in the programs.  For the 2022 crop year signed contracts surpassed 1.8 million, to be paid in the fall of 2023, if a payment triggers. Since ARC and PLC were first authorized by the 2014 Farm Bill and reauthorized by the 2018 Farm Bill, these safety-net programs have paid out more than $34.9 billion to producers of covered commodities.  **Crop Insurance Considerations**   ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.   Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.   Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.   Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election.  Producers may add ECO regardless of the farm program election.  Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.    **More Information**    For more information on ARC and PLC, visit the [ARC and PLC webpage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2FyY3BsY19wcm9ncmFtL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.Lq0r9mVh5EV988Hzw98ymT9fmU-0wtAmiQ5Q4JvTSQ8/s/1837074945/br/147471359440-l) or contact your local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NlcnZpY2UtY2VudGVyLWxvY2F0b3I_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.pPvEl8Oedkf4055YxzJDKJ6FmmneI0KIv3Tj3eX9Zas/s/1837074945/br/147471359440-l).  Dairy Producers Can Now Enroll for 2023 Signup for Dairy Margin Coverage

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| dairyDairy producers can now enroll for 2023 coverage through the Dairy Margin Coverage (DMC) Program, an important safety net program from the U.S. Department of Agriculture (USDA) that helps producers manage changes in milk and feed prices. Last year, USDA’s Farm Service Agency (FSA) took steps to improve coverage, especially for small- and mid-sized dairies, including offering a new Supplemental DMC program and updating its feed cost formula to better address retroactive, current and future feed costs. These changes continue to support producers through this year’s signup, which has begun and ends Dec. 9, 2022. DMC is a voluntary risk management program 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.  So far in 2022, DMC payments to more than 17,000 dairy operations have triggered for August for more than $47.9 million. According to DMC margin projections, an indemnity payment is projected for September as well. At $0.15 per hundredweight for $9.50 coverage, risk coverage through DMC is a relatively inexpensive investment. DMC offers different levels of coverage, even an option that is free to producers, aside from a $100 administrative fee. Limited resource, beginning, socially disadvantaged or a military veteran farmers or ranchers are exempt from paying the administrative fee, if requested. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the [online dairy decision tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2RtYy5kYWlyeW1hcmtldHMub3JnLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkjLyJ9.hFR25MiDI_muXxim_D9oBklaOF4TxzHQk8LlquDDgww/s/1837074945/br/147471359440-l).  **Supplemental DMC** Last year, USDA introduced Supplemental DMC, which provided $42.8 million in payments to better help small- and mid-sized dairy operations that had increased production over the years but were not able to enroll the additional production. Supplemental DMC is also available for 2023. Supplemental DMC coverage is applicable to calendar years 2021, 2022 and 2023.  Eligible dairy operations with less than 5 million pounds of established production history may enroll supplemental pounds.  For producers who enrolled in Supplemental DMC in 2022, the supplemental coverage will automatically be added to the 2023 DMC contract that previously established a supplemental production history. Producers who did not enroll in Supplemental DMC in 2022 can do so now. Producers should complete their Supplemental DMC enrollment before enrolling in 2023 DMC. To enroll, producers will need to provide their 2019 actual milk marketing, which FSA uses to determine established production history. **DMC Payments**  Additionally, FSA will continue to calculate DMC payments 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 rather than 50%. The benefits of these feed cost adjustments were realized in the recent August 2022 margin payment as current high feed and premium hay costs were considered in payment calculations. **More Information** In addition to DMC, USDA offers other risk management tools for dairy producers, including the [Dairy Revenue Protection (DRP)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvRmFjdC1TaGVldHMvTmF0aW9uYWwtRmFjdC1TaGVldHMvRGFpcnktUmV2ZW51ZS1Qcm90ZWN0aW9uP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.4kNGIMCLhRX-JJ6yzGscvzCL6AtvVRzg6yd5-vRWU6A/s/1837074945/br/147471359440-l) plan that protects against a decline in milk revenue (yield and price) and the [Livestock Gross Margin (LGM)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvRmFjdC1TaGVldHMvTmF0aW9uYWwtRmFjdC1TaGVldHMvTGl2ZXN0b2NrLUdyb3NzLU1hcmdpbi1JbnN1cmFuY2UtRGFpcnktQ2F0dGxlP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.4QUVavYCmHdQjGqwy08tZUCpcxf8JWwUecf5h64cPF0/s/1837074945/br/147471359440-l) plan, which provides protection against the loss of the market value of livestock 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](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvSW5mb3JtYXRpb24tVG9vbHMvQWdlbnQtTG9jYXRvci1QYWdlP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.fZazJhFiornQdx8ZCa2X2iedzEGAfXpucsZZ4wMbUDs/s/1837074945/br/147471359440-l) for more information. For more information on DMC, visit the [DMC webpage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2RhaXJ5LW1hcmdpbi1jb3ZlcmFnZS1wcm9ncmFtL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.ZgZ8L8cgN9Eds_x2WC3v5kCpDfgvYyQmcylglniviKk/s/1837074945/br/147471359440-l)or contact your local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NlcnZpY2UtY2VudGVyLWxvY2F0b3I_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.oO0GMeY81xaM-6g2lUjvipPnMN3QX7HZmjz3-BL99qQ/s/1837074945/br/147471359440-l).   |

USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service                      Access the Loan Assistance Tool by Visiting Farmers.govThe U.S. Department of Agriculture (USDA) launched a new online tool to help farmers and ranchers better navigate the farm loan application process. This uniform application process will help to ensure all farm loan applicants receive equal support and have a consistent customer experience with USDA’s Farm Service Agency (FSA) regardless of their individual circumstances.  USDA experiences a high rate of incomplete or withdrawn applications, particularly among underserved customers, due in part to a challenging and lengthy paper-based application process. The Loan Assistance Tool is available 24/7 and gives customers an online step-by-step guide that supplements the support they receive when working in person with a USDA employee, providing materials that may help an applicant prepare their loan application in one tool. Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L2Zhcm0tbG9hbi1hc3Npc3RhbmNlLXRvb2w_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.nUfbX9oeTcCrk3mOn0D5XXUVF_SPyjle8WU6B9_TcS8/s/1837074945/br/147471359440-l)  and clicking the ‘Get Started’ button. From here they can follow the prompts to complete the Eligibility Self-Assessment and start the farm loan journey. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.  The Loan Assistance Tool is the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements and tools that are anticipated to launch in 2023 include: * A streamlined and simplified direct loan application, reduced from 29 pages to 13 pages.
* 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.

**Background** 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 is taking action to immediately [provide relief to qualifying distressed borrowers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy51c2RhLmdvdi9tZWRpYS9wcmVzcy1yZWxlYXNlcy8yMDIyLzEwLzE4L3VzZGEtcHJvdmlkZXMtcGF5bWVudHMtbmVhcmx5LTgwMC1taWxsaW9uLWFzc2lzdGFuY2UtaGVscC1rZWVwP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.q-tzt8tEUxDna0m46XlDYdh6wZ-KmlFF874ixc2a874/s/1837074945/br/147471359440-l) whose operations are at financial risk 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. USDA Provides Payments of nearly $800 Million in Assistance to Help Keep Farmers FarmingUSDA announced that distressed borrowers with qualifying USDA farm loans have already received nearly $800 million in assistance, as part of the $3.1 billion in assistance for distressed farm loan borrowers provided through Section 22006 of the Inflation Reduction Act (IRA). The IRA directed USDA to expedite assistance to distressed borrowers of direct or guaranteed loans administered by USDA’s Farm Service Agency (FSA) whose operations face financial risk.Today’s announcement kicks off a process to provide assistance to distressed farm loan borrowers using several complementary approaches, with the goal of keeping them farming, removing obstacles that currently prevent many of these borrowers from returning to farming, and improving the way that USDA approaches borrowing and servicing. Through this assistance, USDA is focused on generating long-term stability and success for distressed borrowers.Work has already started to bring some relief to distressed farmers. As of today, over 13,000 borrowers have already benefited from the resources provided under the Inflation Reduction Act as follows:* Approximately 11,000 delinquent direct and guaranteed borrowers had their accounts brought current. USDA also paid the next scheduled annual installment for these direct loan borrowers giving them peace of mind in the near term.
* Approximately 2,100 borrowers who had their farms foreclosed on and still had remaining debt have had this debt resolved in order to cease debt collections and garnishment relieving that burden that has made getting a fresh start more difficult.

In addition to the automatic assistance already provided, USDA has also outlined steps to administer up to an additional $500 million in payments to benefit the following distressed borrowers:* USDA will administer $66 million in separate automatic payments, using COVID-19 pandemic relief funds, to support up to 7,000 direct loan borrowers who used FSA’s disaster-set-aside option during the pandemic to move their scheduled payments to the end of their loans.
* USDA is also initiating two case-by-case processes to provide additional assistance to farm loan borrowers. Under the first new process, FSA will review and assist with delinquencies from 1,600 complex cases, including cases in which borrowers are facing bankruptcy or foreclosure. The second new process will add a new option using existing direct loan servicing criteria to intervene more quickly and help an estimated 14,000 financially distressed borrowers who request assistance to avoid even becoming delinquent.

More details on each of the categories of assistance, including a downloadable fact sheet, are available on the [Inflation Reduction Act webpage on farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9pbmZsYXRpb24tcmVkdWN0aW9uLWludmVzdG1lbnRzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.PkVYa_qfyy6YTOwsLynq7nbA_nsKJA7rBf3m5rNxlRc/s/1837074945/br/147471359440-l).Similar to other USDA assistance, all of these payments will be reported as income and borrowers are encouraged to consult their tax advisors. USDA also has resources and partnerships with cooperators who can provide additional assistance and help borrowers navigate the process.The announcement today is only the first step in USDA’s efforts to provide assistance to distressed farm loan borrowers and respond to farmers and to improve the loan servicing efforts at USDA by adding more tools and relaxing unnecessary restrictions. Additional announcements and investments in assistance will be made as USDA institutes these additional changes and improvements.This effort will ultimately also include adding more tools and relaxing unnecessary restrictions through assistance made possible by Congress through the IRA. Further assistance and changes to the approach will be made in subsequent phases.**Background**USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans, which do not include farm storage facility loans or marketing assistance loans.  With the funds and direction Congress provided in Section 22006 of IRA, USDA is taking action to immediately provide relief to qualifying distressed borrowers whose operations are at financial risk while working on making transformational changes to how USDA goes about loan servicing in the long run so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations and remain in good financial standing.In January 2021, [USDA suspended foreclosures](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvbmV3cy1yb29tL25ld3MtcmVsZWFzZXMvMjAyMS91c2RhLXRlbXBvcmFyaWx5LXN1c3BlbmRzLWRlYnQtY29sbGVjdGlvbnMtZm9yZWNsb3N1cmVzLWFuZC1vdGhlci1hY3Rpdml0aWVzLW9uLWZhcm0tbG9hbnMtZm9yLXNldmVyYWwtdGhvdXNhbmQtZGlzdHJlc3NlZC1ib3Jyb3dlcnMtZHVlLXRvLWNvcm9uYXZpcnVzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.6YPa2ycWMgqexEYc3uneC7jTASJ4Nk3YxDP_x_0i9kw/s/1837074945/br/147471359440-l) and other adverse actions on direct farm loans due to the pandemic and encouraged guaranteed lenders to follow suit. Last week, USDA reiterated this request to guaranteed lenders to provide time for the full set of IRA distressed borrower assistance to be made available before lenders take irreparable actions.Producers can explore available loan options using the [Farm Loan Discovery Tool on farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9sb2Fucz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkjZmllbGQtMjM0In0.LHsSadqa9njtyQssTxTeGJUEoshkBoXZR38dnlLahEQ/s/1837074945/br/147471359440-l) ([also available in Spanish](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9zcGFuaXNoL2xvYW5zL2Zhcm0tbG9hbi1kaXNjb3ZlcnktdG9vbD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.rc4M10QfVrwG_9OOM5AU6rQVOp53X_trFLEUKRuHU-k/s/1837074945/br/147471359440-l)) or by contacting their [local USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NlcnZpY2UtbG9jYXRvcj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.qc8WmgZlCBRds4rBfN5apBFI8Fyy748-sRXWq3mQIW0/s/1837074945/br/147471359440-l). Producers can also call the FSA call center at 877-508-8364 between 8 a.m. and 7 p.m. Eastern. USDA has tax-related resources available at [farmers.gov/taxes](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3RheGVzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.lzXCBNBPpJhpO9-F_LVID_j1Hh_OjsPj50ho3Cik8uE/s/1837074945/br/147471359440-l).Policy Updates for Acreage ReportingThe USDA Farm Service Agency (FSA) recently made several policy updates for acreage reporting for cover crops, revising intended use, late-filed provisions, grazing allotments as well as updated the definitions of “idle” and “fallow.”**Reporting Cover Crops:**Cover crop types can be chosen from the following four categories:* **Cereals and other grasses**
* **Legumes**
* **Brassicas and other broadleaves**
* **Mixtures**

If the cover crop is harvested for any use other than forage or grazing and is not terminated according to policy guidelines, then that crop will no longer be considered a cover crop and the acreage report must be revised to reflect the actual crop.**Permitted Revision of Intended use After Acreage Reporting Date:**New operators or owners who pick up a farm after the acreage reporting deadline has passed and the crop has already been reported on the farm, have 30 calendar days from the date when the new operator or owner acquired the lease on land, control of the land or ownership and new producer crop share interest in the previously reported crop acreage. Under this policy, appropriate documentation must be provided to the County Committee’s satisfaction to determine that a legitimate operator or ownership and producer crop share interest change occurred to permit the revision.**Acreage Reports:**In order to maintain program eligibility and benefits, you must timely file acreage reports. Failure to file an acreage report by the crop acreage reporting deadline may result in ineligibility for future program benefits. FSA will not accept acreage reports provided more than a year after the acreage reporting deadline.**Reporting Grazing Allotments:**FSA offices can now accept acreage reports for grazing allotments. You will use form “FSA-578” to report grazing allotments as animal unit months (AUMs) using the “Reporting Unit” field. Your local FSA office will need the grazing period start and end date and the percent of public land.**Definitions of Terms**FSA defines “idle” as cropland or a balance of cropland within a Common Land Unit (CLU) (field/subfield) which is not planted or considered not planted and does not meet the definition of fallow or skip row.Fallow is considered unplanted cropland acres which are part of a crop/fallow rotation where cultivated land that is normally planted is purposely kept out of production during a regular growing season.For more information, contact your local USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.__BPJKrK4SGqzLZWCp9JXy417IuNiHdCKn4N2AAqp9g/s/1837074945/br/147471359440-l).RMA Offers Virtual Workshops on Improvements to the Whole-Farm Revenue Protection and Micro Farm Insurance OptionsUSDA is offering virtual workshops on Nov. 15 and Dec. 13 for agricultural producers and stakeholders to learn about the latest updates and improvements to the [Whole-Farm Revenue Protection](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvZW4vUG9saWN5LWFuZC1Qcm9jZWR1cmUvSW5zdXJhbmNlLVBsYW5zL1dob2xlLUZhcm0tUmV2ZW51ZS1Qcm90ZWN0aW9uP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.a2de1EiL9DbWozyeeusDxyEStAMuy0xPmd2s__BXfgo/s/1837074945/br/147471359440-l) (WFRP) and the [Micro Farm](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvZW4vRmFjdC1TaGVldHMvTmF0aW9uYWwtRmFjdC1TaGVldHMvTWljcm8tRmFybS1Qcm9ncmFtP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.NJEsOsEk40CR4cq2lO3f6kBT8sQ6nEL5mAeBEAnF2gA/s/1837074945/br/147471359440-l) insurance options. WFRP and Micro Farm are two of the most comprehensive risk management options available. USDA’s Risk Management Agency (RMA) will announce in-person events later this fall. These insurance options are especially important to specialty crop, organic, urban and direct market producers. Policy improvements and these workshops are part of RMA’s efforts to increase participation in crop insurance.Improvements include: * Doubling the maximum insurable revenue under WFRP, now up to $17 million;
* More than tripling the size of farm operations eligible for Micro Farm to $350,000 in approved revenue; and
* Reducing paperwork requirements for WFRP.

**‘Road Show’ Virtual Workshops**RMA will host these workshops for agricultural producers via Microsoft Teams events. Click the link to join at the day and time. * Tuesday, Nov. 15 at 8 p.m. PT ([click to join](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3RlYW1zLm1pY3Jvc29mdC5jb20vZGwvbGF1bmNoZXIvbGF1bmNoZXIuaHRtbD9kZWVwbGlua0lkPWMxMDc1MTlmLTc0ZTQtNDg2Ni1hOWZiLTNkZTc5NWMwMjVjOCZkaXJlY3REbD10cnVlJmVuYWJsZU1vYmlsZVBhZ2U9ZmFsc2UmbXNMYXVuY2g9dHJ1ZSZzdXBwcmVzc1Byb21wdD10cnVlJnR5cGU9bWVldHVwLWpvaW4mdXJsPSUyRl8lMjMlMkZsJTJGbWVldHVwLWpvaW4lMkYxOSUzQW1lZXRpbmdfWVdZeE9EWmhNemN0T0dReE9DMDBZVEpsTFdFMlpHTXRPR1kyWm1Vd05qRmxOREkxJTQwdGhyZWFkLnYyJTJGMCUzRmNvbnRleHQlM0QlMjU3YiUyNTIyVGlkJTI1MjIlMjUzYSUyNTIyZWQ1YjM2ZTctMDFlZS00ZWJjLTg2N2UtZTAzY2ZhMGQ0Njk3JTI1MjIlMjUyYyUyNTIyT2lkJTI1MjIlMjUzYSUyNTIyMTNlNTg4NTgtYzUzYy00MzM1LTg4NWQtNTYwZTQ3M2M0NzUwJTI1MjIlMjUyYyUyNTIySXNCcm9hZGNhc3RNZWV0aW5nJTI1MjIlMjUzYXRydWUlMjU3ZCUyNmJ0eXBlJTNEYSUyNnJvbGUlM0RhJTI2YW5vbiUzRHRydWUmdXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.olTihGmx2TZvG1J_ZfSKD4tAObQl818K2pOFK9VeEqg/s/1837074945/br/147471359440-l))
* Tuesday, Dec. 13 at 11 a.m. ET ([click to join](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3RlYW1zLm1pY3Jvc29mdC5jb20vZGwvbGF1bmNoZXIvbGF1bmNoZXIuaHRtbD9kZWVwbGlua0lkPTc3NzQ3ZDM2LTdhM2ItNDUxMi1hY2VhLTY1YTY5YjRlNmJhMiZkaXJlY3REbD10cnVlJmVuYWJsZU1vYmlsZVBhZ2U9dHJ1ZSZtc0xhdW5jaD10cnVlJnN1cHByZXNzUHJvbXB0PXRydWUmdHlwZT1tZWV0dXAtam9pbiZ1cmw9JTJGXyUyMyUyRmwlMkZtZWV0dXAtam9pbiUyRjE5JTNBbWVldGluZ19NMkUwTWpneU5tVXRORGhtTnkwMFpUazNMV0k0TkdRdE4yWmxORGhrWXpRM01tWXolNDB0aHJlYWQudjIlMkYwJTNGY29udGV4dCUzRCUyNTdiJTI1MjJUaWQlMjUyMiUyNTNhJTI1MjJlZDViMzZlNy0wMWVlLTRlYmMtODY3ZS1lMDNjZmEwZDQ2OTclMjUyMiUyNTJjJTI1MjJPaWQlMjUyMiUyNTNhJTI1MjIxM2U1ODg1OC1jNTNjLTQzMzUtODg1ZC01NjBlNDczYzQ3NTAlMjUyMiUyNTJjJTI1MjJJc0Jyb2FkY2FzdE1lZXRpbmclMjUyMiUyNTNhdHJ1ZSUyNTdkJTI2YnR5cGUlM0RhJTI2cm9sZSUzRGElMjZhbm9uJTNEdHJ1ZSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.2CFzWRZNAGskBX0KdQdrkN85Qm74pvHdGdOyiOLu48g/s/1837074945/br/147471359440-l))

RSVP is not required. Attendees will have a chance to submit written questions during the event.These events follow two this week, which RMA hosted for crop insurance agents. The “RMA Roadshow” will include future in person workshops to be announced. More information is available on the [RMA Roadshow webpage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3JtYS51c2RhLmdvdi9Ub3BpY3MvT3V0cmVhY2gtYW5kLUVkdWNhdGlvbi9STUEtUm9hZHNob3c_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.N_c5RqKA-PkTTPFZoNYmM34u7hjnJSVAgQpuj9TZ1Ew/s/1837074945/br/147471359440-l).USDA Offers Disaster Assistance for Producers Facing Inclement WeatherSevere weather events create significant challenges and often result in catastrophic loss for agricultural producers. Despite every attempt to mitigate risk, your operation may suffer losses. USDA offers several programs to help with recovery.**Risk Management**For producers who have risk protection through [Federal Crop Insurance](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvRmVkZXJhbC1Dcm9wLUluc3VyYW5jZS1Db3Jwb3JhdGlvbj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.GxoBtC5kDwL-NP1HKVvTbsRnDSKl1MlO5eAvsH42ZBg/s/1837074945/br/147471359440-l)or the [Noninsured Crop Disaster Assistance Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS9ub25pbnN1cmVkLWNyb3AtZGlzYXN0ZXItYXNzaXN0YW5jZS9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.C9pT7F-CIQLr0DRtdOGGEe0tGTVeoJPcKQCAABHznSY/s/1837074945/br/147471359440-l) (NAP), we want to remind you to report crop damage to your crop insurance agent or the local Farm Service Agency (FSA) office.If you have crop insurance, contact your agency within 72 hours of discovering damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.**Disaster Assistance**USDA also offers disaster assistance programs, which is especially important to livestock, fruit and vegetable, specialty and perennial crop producers who have fewer [risk management options](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ybWEudXNkYS5nb3YvVG9waWNzL1NwZWNpYWx0eS1Dcm9wcz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.FUi4fUFU6MugPBxofidOSguM3HIVtpdulXLnM0FKWrg/s/1837074945/br/147471359440-l).First, the [Livestock Indemnity Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS9saXZlc3RvY2staW5kZW1uaXR5L2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.BJcClnYRNdHlu7IvpfSqJ6z_AoKNnkBWEJBKb6q_XnM/s/1837074945/br/147471359440-l) (LIP) and [Emergency Assistance for Livestock, Honeybee and Farm-raised Fish Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS9lbWVyZ2VuY3ktYXNzaXN0LWZvci1saXZlc3RvY2staG9uZXktYmVlcy1maXNoL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.9c-xfAwBDLyMkKlPHAWTf3KukZQk9Tz3voCzd84afqQ/s/1837074945/br/147471359440-l) (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. And, the [Livestock Forage Disaster Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS9saXZlc3RvY2stZm9yYWdlL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.UA6AOMVuftXnwQ0gEszSh57I40ap1fq4ea_byZIM4D4/s/1837074945/br/147471359440-l) (LFP) provides assistance to producers of grazed forage crop acres that have suffered crop loss due to a qualifying drought.  Livestock producers suffering the impacts of drought can also request [Emergency Haying and Grazing](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2NvbnNlcnZhdGlvbi1wcm9ncmFtcy9jb25zZXJ2YXRpb24tcmVzZXJ2ZS1wcm9ncmFtL2VtZXJnZW5jeS1oYXlpbmctYW5kLWdyYXppbmcvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.iEJzDXtDMOUFH3zW28uEx2YGZxMWKQlobdofqoD-RdI/s/1837074945/br/147471359440-l) on Conservation Reserve Program (CRP) acres.Next, the [Tree Assistance Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS90cmVlLWFzc2lzdGE_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.h21X4mm8bwvM9haKcaTKwv90Z19Uo-3WWJkdeUVeRuc/s/1837074945/br/147471359440-l) (TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which cover the crop but not the plants or trees in all cases.For LIP and ELAP, you will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For TAP, you will need to file a program application within 90 days.**Documentation**It’s critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss.Other common documentation options include:* Purchase records
* Production records
* Vaccination records
* Bank or other loan documents
* Third-party certification

**Other Programs**The [Emergency Conservation Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvY29uc2VydmF0aW9uLXByb2dyYW1zL2VtZXJnZW5jeS1jb25zZXJ2YXRpb24vaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.b7Qf436-dYB8fYa65vHnBMuYHxyuAYXIYj861V2wE9k/s/1837074945/br/147471359440-l) and [Emergency Forest Restoration Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Rpc2FzdGVyLWFzc2lzdGFuY2UtcHJvZ3JhbS9lbWVyZ2VuY3ktZm9yZXN0LXJlc3RvcmF0aW9uL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.Yc7VfVWCE8deE0Xq9M1YhSx6xcPjlfgxdSPYQAsshho/s/1837074945/br/147471359440-l) can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.Additionally, FSA offers a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs.  You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs.Meanwhile, USDA’s Natural Resources Conservation Service (NRCS) provides financial resources through its [Environmental Quality Incentives Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5ucmNzLnVzZGEuZ292L3dwcy9wb3J0YWwvbnJjcy9tYWluL25hdGlvbmFsL3Byb2dyYW1zL2ZpbmFuY2lhbC9lcWlwLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.TmtPW7HhqJ3AMM1xDv9bJREfqnVAXQHLwIfwBbU5rjc/s/1837074945/br/147471359440-l) to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.**Additional Resources**Additional details – including payment calculations – can be found on our [NAP](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFjdFNoZWV0cy9ub25pbnN1cmVkX2Nyb3BfZGlzYXN0ZXJfYXNzaXN0YW5jZV9wcm9ncmFtLW5hcC1mYWN0X3NoZWV0LnBkZj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.GRW-rAYA7wLTFEbnEXX50h-v8khNVtWpi15wax1SqIY/s/1837074945/br/147471359440-l), [ELAP](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFjdFNoZWV0cy9lbGFwLWdlbmVyYWwtMjAyMC1mYWN0LXNoZWV0LTEucGRmP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.hNAzC_bvGWaS6sFAO9BWLVh32vVXhZsaJ-ylvl8ZXhU/s/1837074945/br/147471359440-l), [LIP](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFjdFNoZWV0cy9saXZlc3RvY2tfaW5kZW1uaXR5X3Byb2dyYW1fbGlwLWZhY3Rfc2hlZXQucGRmP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.HcB-UAK91J1Mt6lwOImM8ZgoiDcKBlS-TBsMOxHvWZs/s/1837074945/br/147471359440-l), and [TAP](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFjdFNoZWV0cy90cmVlX2Fzc2lzdGFuY2VfcHJvZ3JhbS10YXAtZmFjdF9zaGVldC5wZGY_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.cOAYLvhZjc5WKLbvkmdK451M7bngNie_U5_Xwyv43Q4/s/1837074945/br/147471359440-l) fact sheets. On farmers.gov, the [Disaster Assistance Discovery Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9ub2RlLzI4OTg5P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.LmRhILbcksXT96AADYuf9IC3T4sOISkbjwQ6lAUOXe8/s/1837074945/br/147471359440-l), [Disaster-at-a-Glance fact sheet](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9zaXRlcy9kZWZhdWx0L2ZpbGVzLzIwMjAtMDQvRlNBX0Rpc2FzdGVyQXNzaXN0YW5jZV9hdF9hX2dsYW5jZV9icm9jaHVyZV8ucGRmP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.E824GihZgI8wrAeXCR8525rzswTnF7rFPOM0-ILkKIk/s/1837074945/br/147471359440-l), and [Farm Loan Discovery Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9mdW5kL2Zhcm0tbG9hbi1kaXNjb3ZlcnktdG9vbD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.TGcZw31JH7GoEX8Wf9HFO6JgKEWME9O9UkCPs8zS2Yo/s/1837074945/br/147471359440-l) can help you determine program or loan options.While we never want to have to implement disaster programs, we are here to help. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center. All[USDA Service Centers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9zZXJ2aWNlLWNlbnRlci1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.SOhzOtB-2MWt1Ys5nOIPIS25iS-6iDRu_bkNyyd_hVo/s/1837074945/br/147471359440-l) are open for business, including those that restrict in-person visits or require appointments because of the pandemic.Important Dates**Nov. 7** - Ballots for the upcoming COC election will be mailed to eligible voters**Nov. 11** - This office will be closed in observance of Veterans Day**Nov. 15** - Last day to timely report Rye Grass and Improved Mixed Forage**Nov. 24** - This office will be closed for Thanksgiving Day**Nov. 30** - FCIC final planting date for wheat and oats**Dec. 15** - Last day to timely report planted/prevented wheat and oatsFSA now offers SMS texting; receive text message alerts on your cell phone regarding important deadlines, reporting requirements and updates. Call your local Service Center to schedule an appointment. You can find contact information at [farmers.gov/service-locator](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi93b3JraW5nLXdpdGgtdXMvc2VydmljZS1jZW50ZXItbG9jYXRvcj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.L_6faTgQyA1SAZha2whM-jVGkwllrlZgD8Orew5B_HY/s/1837074945/br/147471359440-l).Current Interest Rates for November* [Commodity Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPWlDUGg0UXRCclo4TjAlMkZOQWxLMFRBcFQlMkYyd1hEMkliZGpKWVcxNlRuZEpNJTNEJnVybD1odHRwcyUzQSUyRiUyRnd3dy5mc2EudXNkYS5nb3YlMkZwcm9ncmFtcy1hbmQtc2VydmljZXMlMkZwcmljZS1zdXBwb3J0JTJGY29tbW9kaXR5LWxvYW5zJTJGaW5kZXglM0Z1dG1fbWVkaXVtJTNEZW1haWwlMjZ1dG1fc291cmNlJTNEZ292ZGVsaXZlcnkmdXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.6M-vnAwqo52aBkocVYR6XfUbreG_3DKT8gbZ66OPxtM/s/1837074945/br/147471359440-l) (less than one year disbursed): 5.250 %
* [Farm Storage Facility Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPWZHbkNMYWlXZkxWdyUyRkR1OFpob2RmdSUyRlZKUnZONGs2NTF1ZDJoZUdrJTJGYXMlM0QmdXJsPWh0dHBzJTNBJTJGJTJGd3d3LmZzYS51c2RhLmdvdiUyRnByb2dyYW1zLWFuZC1zZXJ2aWNlcyUyRnByaWNlLXN1cHBvcnQlMkZmYWNpbGl0eS1sb2FucyUyRmZhcm0tc3RvcmFnZSUyRmluZGV4JTNGdXRtX21lZGl1bSUzRGVtYWlsJTI2dXRtX3NvdXJjZSUzRGdvdmRlbGl2ZXJ5JnV0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.y25MEvB7K1xJ0g_zqutoxBmHYBmx6Pj9iu9qzDAu2nM/s/1837074945/br/147471359440-l):

               Three-year loan terms: 4.250%               Five-year loan terms: 4.125%               Seven-year loan terms: 4.000               Ten-year loan terms: 3.875%               Twelve-year loan terms: 3.875%* [Sugar Storage Facility Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPU00UTBnc2RjSk9zVEdmSEJzOVZrZldPTHA0OU9lY0wxV3ZqUzc4SHNKTzAlM0QmdXJsPWh0dHBzJTNBJTJGJTJGd3d3LmZzYS51c2RhLmdvdiUyRnByb2dyYW1zLWFuZC1zZXJ2aWNlcyUyRnByaWNlLXN1cHBvcnQlMkZmYWNpbGl0eS1sb2FucyUyRnN1Z2FyLXN0b3JhZ2UlMkZpbmRleCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.PJWUZhdJ5EixfGxN-GY5WheDDojvNY4XVLhG32Gh9KQ/s/1837074945/br/147471359440-l) (15 years): 4.000%
* [Farm Operating Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPW5qTGZqZ0ZicXFtUnZsWHhkSmhjJTJCZ0NnN2tkUmxJeWJnVklubVQ3WkxEQSUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZ3d3cuZnNhLnVzZGEuZ292JTJGcHJvZ3JhbXMtYW5kLXNlcnZpY2VzJTJGZmFybS1sb2FuLXByb2dyYW1zJTJGZmFybS1vcGVyYXRpbmctbG9hbnMlMkZpbmRleCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.ro8YtWenupC4Oug6cOVfJJ81Qmt3Nb5L6tYrF7Qpdok/s/1837074945/br/147471359440-l) (Direct): 4.375%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPVEzT3NXYmhVUHNzbFhVWk1vQUdOemxQaUVaNmNXZ3RWJTJGSXprZjZ5SjZKNCUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZ3d3cuZnNhLnVzZGEuZ292JTJGcHJvZ3JhbXMtYW5kLXNlcnZpY2VzJTJGZmFybS1sb2FuLXByb2dyYW1zJTJGZmFybS1vd25lcnNoaXAtbG9hbnMlMkZpbmRleCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.tekzIfyqHSMzMh5KMKPjuwxFZ3Zxj8nXRPWrXuGsZ1Q/s/1837074945/br/147471359440-l) (Direct): 4.500%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2Zhcm0tbG9hbi1wcm9ncmFtcy9mYXJtLW93bmVyc2hpcC1sb2Fucy9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.9oRp9gfGNtXLegBihViiezUM7hdjujvikzr-0Y8zkGA/s/1837074945/br/147471359440-l) (Direct, Joint Financing): 2.500%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPVEzT3NXYmhVUHNzbFhVWk1vQUdOemxQaUVaNmNXZ3RWJTJGSXprZjZ5SjZKNCUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZ3d3cuZnNhLnVzZGEuZ292JTJGcHJvZ3JhbXMtYW5kLXNlcnZpY2VzJTJGZmFybS1sb2FuLXByb2dyYW1zJTJGZmFybS1vd25lcnNoaXAtbG9hbnMlMkZpbmRleCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.F3if9wrMhefLFFmsjWBD_voPic8sh0BiBPvD9BOUrEw/s/1837074945/br/147471359440-l) (Down Payment): 1.500%
* [Emergency Loan](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxNTYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjExMDQuNjYxODk1NzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M5YjYwZWViYzI1NGM0MTQ2ZDA3YTA4ZGExNzFjYmY1ZiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc4NDc3MDk2MzAwMzY3NzUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPUZaZHFNU1kxVEJuOWtURzdUSHdXZlE4VzMlMkZaQkZkM3Zjb3FJWGpKJTJCMENNJTNEJnVybD1odHRwcyUzQSUyRiUyRnd3dy5mc2EudXNkYS5nb3YlMkZwcm9ncmFtcy1hbmQtc2VydmljZXMlMkZmYXJtLWxvYW4tcHJvZ3JhbXMlMkZlbWVyZ2VuY3ktZmFybS1sb2FucyUyRmluZGV4JTNGdXRtX21lZGl1bSUzRGVtYWlsJTI2dXRtX3NvdXJjZSUzRGdvdmRlbGl2ZXJ5JnV0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.YNXzb7rV5-E9IzuvpAQ0pVHsNi55CPetVPfB4fjo5yg/s/1837074945/br/147471359440-l) (Amount of Actual Loss): 3.750%
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| Louisiana FSA State Office3737 Government StreetAlexandria, LA 70508Phone: 318-473-7721Fax: 1-844-325-6942

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