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| **Louisiana USDA-FSA Updates - December 2023** |
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From the Desk of the State Executive Director* USDA offers a variety of farm loan, risk management, disaster assistance, and conservation programs to support farmers, including beginning new farmers. USDA has several special provisions and resources for beginning farmers, including:
	+ Targeted funding through farm loans
	+ Crop insurance benefits
	+ Conservation program benefits
* The best way to get started is to find your local USDA Service Center in Louisiana and meet with local staff that are excited and ready to serve you. To find yours, visit [**farmers.gov/service-locator**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3dvcmtpbmctd2l0aC11cy9zZXJ2aWNlLWNlbnRlci1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.PcW35dv5QoI36JtBvYNxzZ9krOdhYfxl9Kk83siWPts/s/1837074945/br/232415359986-l) and insert your zip code.
* Two of the biggest challenges facing new farmers and ranchers are access to land and access to capital. So, farm ownership loans can provide access to land and capital. Farm Operating loans can assist beginning farmers by:
	+ helping to pay farm operating expenses,
	+ opening doors to new markets and marketing opportunities, and
	+ assisting with diversifying operations, and so much more
* LA-USDA-FSA is committed to working with farms of all sizes and in all locations, including those in urban areas. Urban agriculture includes the cultivation, processing, and distribution of agricultural products in urban and suburban areas. Community gardens, rooftop farms, hydroponic, aeroponic and aquaponic facilities, and vertical production, are all examples of urban agriculture. Tribal communities and small towns may also be included.
* For online help visit [farmers.gov/newfarmers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3lvdXItYnVzaW5lc3MvYmVnaW5uaW5nLWZhcm1lcnM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.AW0kaZXPomQ8Neebvc9GfWw-8EmpzkCAumVN3zKc9b8/s/1837074945/br/232415359986-l), where a directory of State BFR Coordinators is available. On [farmers.gov/newfarmers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3lvdXItYnVzaW5lc3MvYmVnaW5uaW5nLWZhcm1lcnM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.GR70nfmz6V9QrO7YZWG6_KniiOJh-_t99DZOYtY34_E/s/1837074945/br/232415359986-l), a discovery tool is available to find out what USDA assistance is available as well as some steps on starting a farm.

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

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| Tomato Disaster Wet NJThe U.S. Department of Agriculture (USDA) has waived certain notice of loss requirements for 2023 for the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZGlzYXN0ZXItYXNzaXN0YW5jZS1wcm9ncmFtL2VtZXJnZW5jeS1hc3Npc3QtZm9yLWxpdmVzdG9jay1ob25leS1iZWVzLWZpc2gvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.z6K1TCjPp7L9GtKXkcVj8ikPzlHHPWzoiIRaPsQdlHg/s/1837074945/br/232415359986-l) (ELAP) and [Livestock Indemnity Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZGlzYXN0ZXItYXNzaXN0YW5jZS1wcm9ncmFtL2xpdmVzdG9jay1pbmRlbW5pdHkvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.B7FM8bj1_fmM6kpKgNNPJ-YFDoOJxAW6coQ7wROhICE/s/1837074945/br/232415359986-l) (LIP). In an effort to streamline assistance to support access to critical 2023 natural disaster recovery assistance, USDA’s Farm Service Agency (FSA) is waiving the requirement to submit ELAP or LIP notices of loss within a pre-determined number of days for 2023. Instead, producers have the flexibility to submit 2023 notices of loss as soon as possible, once losses are realized, following a natural disaster event or no later than the established annual program application for payment deadlines for each program. FSA county committees are also being asked to re-evaluate 2023 ELAP and LIP late-filed notices of loss to determine if the waiver applies.  **Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish** ELAP provides recovery assistance to eligible producers of livestock, honeybee, and farm-raised fish losses due to an eligible adverse weather or loss condition, including blizzards, disease, water shortages and wildfires. ELAP covers grazing and feed losses, transportation of water and feed to livestock and hauling livestock to grazing acres. ELAP also covers certain mortality losses for livestock including honeybees and farm-raised fish as well as honeybee hive losses. ELAP is designed to address losses not covered by other FSA disaster assistance programs.  For 2023, FSA is waiving the regulatory requirement for producers who are eligible for ELAP to file a notice of loss with FSA within 30 calendar days from when the loss first became apparent for livestock and farm-raised fish and 15 calendar days for honeybees. Under this waiver, notices of loss are to be completed by the eligible producer and submitted to FSA no later than the annual program application deadline of January 30 following the program year in which the loss occurred. Therefore, producers who incurred ELAP-eligible losses in 2023, will need to submit a notice of loss by Jan. 30, 2024. **Livestock Indemnity Program** LIP provides disaster recovery assistance to livestock owners and contract growers who experience livestock deaths, in excess of normal mortality caused by eligible loss conditions including adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP also helps livestock owners who must sell livestock at a reduced price because of an injury from certain loss conditions. For 2023, FSA is waiving the regulatory requirement for producers who are eligible for LIP to file a notice of loss within 30 calendar days from when the loss first became apparent. Under this waiver, producers are still required to complete and submit the notice of loss to FSA no later than the annual program payment application date, which is 60 calendar days following the program year in which the loss occurred. The LIP payment application and notice of loss deadline is Feb. 29, 2024, for the 2023 program year.  **2023 Disapproved Applications** FSA county committees will review all notices of loss for both ELAP and LIP that were previously disapproved for the 2023 program year due to late filing and re-evaluate them to determine if the waiver applies. To receive ELAP and LIP benefits, producers will still need to file an application for payment by the established program deadline for the 2023 program year. Producers who are unsure about the status of their notice of loss or application for payment, should contact their local FSA county office as soon as possible. **Supporting Documentation** Accurate records and loss documentation are critical following disaster events and are required when filing notices of loss with FSA. Acceptable loss documentation includes:  * Documentation of the number, kind, type, and weight range of livestock that have died, supplemented, if possible, by photographs or video records of ownership and losses.
* Rendering truck receipts by kind, type, and weight - important to document prior to disposal.
* Beginning inventory supported by birth recordings or purchase receipts.
* Documentation from Animal Plant Health Inspection Service, Department of Natural Resources, or other sources to substantiate eligible death losses due to an eligible loss condition.
* Documentation that livestock were removed from grazing pastures due to an eligible adverse weather or loss condition.
* Costs of transporting livestock feed to eligible livestock, such as receipts for equipment rental fees for hay lifts and snow removal.
* Feed purchase receipts if feed supplies or grazing pastures are destroyed.
* Number of gallons of water transported to livestock due to water shortages.

**More Information** The improvements to ELAP and LIP build on others made since 2021. This includes ELAP benefits for above normal costs for hauling feed and water to livestock and transporting livestock to other grazing acres during a qualifying drought. FSA also [expanded eligible livestock](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIzL3VzZGEtZXhwYW5kcy1lbGlnaWJpbGl0eS1lbmhhbmNlcy1iZW5lZml0cy1mb3Ita2V5LWRpc2FzdGVyLXByb2dyYW1zP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.hpoKvV51hVUGmz61fsAgDTe1GgzYlUe-TKiPRcP6rnE/s/1837074945/br/232415359986-l) under ELAP, LIP, and the Livestock Forage Disaster Assistance Program, and increased the LIP payment rate for beef, beefalo, bison, and dairy animals less than 250 pounds and most recently beef calves over 800 pounds. Learn about USDA disaster assistance programs on [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3Byb3RlY3Rpb24tcmVjb3Zlcnk_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.0aGZgNtAaPeKt2YnHDB2_XgxWqIN6rRJVCuXHpUHV4g/s/1837074945/br/232415359986-l).  On [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.IqQqgXrbEbOiRZ7lkIUzRY91Pk-po8vdDAg7PO98Yj8/s/1837074945/br/232415359986-l), the [Disaster Assistance Discovery Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3Byb3RlY3Rpb24tcmVjb3ZlcnkvZGlzYXN0ZXItdG9vbD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.VR0Yp36_M6Cy7P0Nt_b_oUgw_Qv6t9iG_pT-Pagr6_s/s/1837074945/br/232415359986-l), [Disaster-at-a-Glance fact sheet](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3NpdGVzL2RlZmF1bHQvZmlsZXMvMjAyMi0wNy9mYXJtZXJzZ292LWRpc2FzdGVyLWFzc2lzdGFuY2UtYnJvY2h1cmUtMDctMjEtMjAyMi5wZGY_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.fg-huvK268R-FzWEgD0CXYqRi_5CTG3n6mjYzExHe74/s/1837074945/br/232415359986-l) and [Loan Assistance Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vbGF0LmZwYWMudXNkYS5nb3YvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.plZTTX_gRir3APy5fq4k2z8AvUeRGaH8zzsPq0k064o/s/1837074945/br/232415359986-l) can help producers and landowners determine [disaster protection and recovery](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3Byb3RlY3Rpb24tcmVjb3Zlcnk_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.7g2fbYCkK1WnFa6oe-cdovLuQKzPMxMACklQW0X5y8g/s/1837074945/br/232415359986-l) program or loan options. For more information about FSA programs, contact your local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3dvcmtpbmctd2l0aC11cy9zZXJ2aWNlLWNlbnRlci1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.EIHZl2H4wQYnWeDdiXAMBPtWZMaROZZY90K0KvLMaPU/s/1837074945/br/232415359986-l).  |

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USDA Now Accepting Applications for Farm Loans OnlineUSDA Now Accepting Applications for Farm Loans OnlineThe U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2xvYW4tYXBwbGljYXRpb24_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.Y94zUF5vrTqYAeTVSBksNW-SeyI-3ICG7xlwXVjjDh0/s/1837074945/br/232415359986-l). More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is part of a broader effort by USDA’s Farm Service Agency (FSA) to streamline its processes, improve customers service, and expand credit access.The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed.  This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3YvbG9hbi1hcHBsaWNhdGlvbj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.rmyZd_HYVNxTaFExNlWboQ1VqAVkTaAuRTytGSyvclU/s/1837074945/br/232415359986-l) or by completing FSA’s Loan Assistance Tool at [farmers.gov/loan-assistance-tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2xvYW4tYXNzaXN0YW5jZS10b29sP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.QIbAUs04wL8gBKnEnJNhlFKW1LRkkx0rL9VFN1It2P4/s/1837074945/br/232415359986-l). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication (“eAuth”) account or a Login.gov account](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2FjY291bnQ_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.ykPXN2tYyWW6lQaGXC0FDRkGfJKQqIaAtgArZCqCsG4/s/1837074945/br/232415359986-l). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.**Farm Loan Improvement Efforts**FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:* A [simplified direct loan paper application](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTgsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIzL3VzZGEtZGV2ZWxvcHMtc2ltcGxpZmllZC1kaXJlY3QtbG9hbi1hcHBsaWNhdGlvbi10by1pbXByb3ZlLWN1c3RvbWVyLXNlcnZpY2U_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.nmFpODExbVBn2ocJWE0EbFnYTosXrOrxgLjWa_bV1lU/s/1837074945/br/232415359986-l), reduced from 29 pages to 13 pages.
* The [Loan Assistance Tool on farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIyL3VzZGEtbGF1bmNoZXMtbG9hbi1hc3Npc3RhbmNlLXRvb2wtdG8tZW5oYW5jZS1lcXVpdHktYW5kLWN1c3RvbWVyLXNlcnZpY2U_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.Ilk5Uw-h2aibPxDwrEgAyyx2ZreWavs1hXnPXmNPaCM/s/1837074945/br/232415359986-l) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

**More Information**FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3Yvc2VydmljZS1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.3d2rDVRsxqtmedEp1J217ueWTHDqwVmgyrHmMXB95Qo/s/1837074945/br/232415359986-l) or visit [farmers.gov/inflation-reduction-investments/assistance](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3YvaW5mbGF0aW9uLXJlZHVjdGlvbi1pbnZlc3RtZW50cy9hc3Npc3RhbmNlP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.rVrFLbA3eD3GVIwHWWtC22MTiYbMaGMjOh5uDCPk58k/s/1837074945/br/232415359986-l). The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, provided $3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. Since October 2022, USDA has provided approximately $1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers.

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USDA to Provide More Than $3 Billion to Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters The U. S Department of Agriculture (USDA) will provide more than $3 billion to commodity and specialty crop producers impacted by natural disaster events in 2022. Eligible impacted producers can apply for financial assistance through the [Emergency Relief Program (ERP) 2022](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZW1lcmdlbmN5LXJlbGllZi9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.XbpUjWqel9d374FuVX4IvY3pnchKNCFoXfwj9M2FfEw/s/1837074945/br/232415359986-l). The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.**Background**On Dec. 29, 2022, President Biden signed into law the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) that provides about $3.7 billion in financial assistance for agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022.  ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions. ERP 2022 program benefits will be delivered to eligible producers through a two-track process. FSA intends to make both tracks available to producers at the same time. This two-track approach enables USDA to:* Streamline the application process.
* Reduce the paperwork burden on producers.
* Proactively include provisions for underserved producers who have not been well served by past emergency relief efforts.
* Encourage producer participation in existing risk management programs to mitigate the impacts of future severe weather events.

It’s important to note that disaster-impacted producers may be eligible for ERP 2022 assistance under one or both tracks. To avoid duplicative benefits, if a producer applies for both tracks, the Track 2 payment calculation will take into account any payments received through Track 1.  **ERP 2022 Application Process – Track 1**ERP 2022 Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs.Although FSA is sending pre-filled ERP 2022 Track 1 application forms to producers who have crop insurance and NAP data already on file with USDA, producers indemnified for losses resulting from 2022 natural disasters do not have to wait to receive the application before requesting ERP 2022 assistance. Effective Oct. 31, 2023, producers can apply for ERP 2022 benefits whether they have received the pre-filled application or not. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP 2022 Track 1 payment. USDA estimates that ERP Track 1 benefits will reach more than 206,000 producers who received indemnities for losses covered by federal crop insurance and more than 4,500 producers who obtained NAP coverage for the 2022 crop year.   **ERP 2022 Application Process – Track 2**Track 2 is a revenue-based certification program designed to assist eligible producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records. In cases where revenue does not reasonably reflect a normal year’s revenue, Track 2 provides an alternative method for establishing revenue. Likewise, Track 2 affords producers of crops that are used within an operation and do not generate revenue from the sale of the crop a method for establishing revenue for the purpose of applying for ERP 2022 benefits. Producers are not required to submit tax records to FSA unless requested by the County Committee if required for an FSA compliance spot check.Although not required when applying for ERP 2022 Track 2, applicants might find the following documents useful to the process:* Schedule F (Form 1040)
* Profit or Loss from Farming or similar tax documents for tax years 2018, 2019, 2022 and 2023.

Track 2 targets gaps in emergency relief assistance for eligible producers whose eligible losses were not covered by crop insurance or NAP including revenue losses too small (shallow loss) to be covered by crop insurance.Producers interested in applying for ERP 2022 Track 2, should contact their local FSA county office.  Additional reference resources can be found on FSA’s [emergency relief website](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZW1lcmdlbmN5LXJlbGllZi9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.197Qw4E7HLVaFb76-zwKsiOEV0D_VcYn1yafYcdiQjQ/s/1837074945/br/232415359986-l).**Additional Required Forms**For both ERP 2022 tracks, all producers must have certain required forms on file with FSA within 60 days of the ERP 2022 deadline. Producers can apply for ERP 2022 starting Oct. 31, 2023. The application deadline has not yet been determined and will be announced at a later date. If not already on file, producers can update, complete and submit required forms to FSA at any time.Required forms:* Form AD-2047, Customer Data Worksheet.
* Form CCC-902, Farm Operating Plan for an individual or legal entity.
* Form CCC-901, Member Information for Legal Entities (if applicable).
* Form FSA-510, Request for an Exception to the $125,000 Payment Limitation for Certain Programs (if applicable).
* Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, if applicable, for the 2022 program year.
* A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification) for the ERP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm the status of their forms can contact their local FSA county office.  **Future Insurance Coverage Requirements** All producers who receive ERP 2022 payments must purchase crop insurance, or NAP coverage where crop insurance is not available, in the next two available crop years as determined by the Secretary. Purchased coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops.

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Ask the Expert: How Urban Service Center Staff Can Help You Grow

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| Ask the Expert Urban AgUSDA is opening new [Urban Service Centers in 17 cities throughout the country](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3lvdXItYnVzaW5lc3MvdXJiYW4tZ3Jvd2Vycy91cmJhbi1zZXJ2aWNlLWNlbnRlcnM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.iAR0X6C2SdnJNYBowcTMQ4GKqjqFb90CE7oHnwm3DWA/s/1837074945/br/232415359986-l) including one in CITY as part of USDA’s broad investment in urban agriculture and innovative production. Like our other 2,300 Service Centers, located in nearly every county in the country, the new Urban Service Centers are where you can meet face-to-face with [Farm Service Agency (FSA)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.nacZ8IliL07NFxyabWPXYJKoU2-DM5xhjWTvoAVe6mM/s/1837074945/br/232415359986-l) and [Natural Resources Conservation Service (NRCS)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3Lm5yY3MudXNkYS5nb3YvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.bjyZalkHan-U-brqvhrHvkQl-F3YvMxZ-Jgk5vzTCGk/s/1837074945/br/232415359986-l) staff. We talked to **Stefen Tucker, FSA’s urban county executive director at the Dallas Urban Service Center,** and **Freddie Patiño Rodriguez, the urban district conservationist in Philadelphia.** They provided their insights as Urban Service Center staff on how these new Urban Service Centers can help you with programs and services including farm loans, conservation, climate-smart practices, disaster assistance, and risk management.Learn more about Urban Service Centers [USDA Urban Service Centers | Farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3lvdXItYnVzaW5lc3MvdXJiYW4tZ3Jvd2Vycy91cmJhbi1zZXJ2aWNlLWNlbnRlcnM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.qkbel387pQixkFAE_E6AyxhQSrjiG-64fNK5bpUPXYk/s/1837074945/br/232415359986-l). |

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USDA To Provide Additional Financial Assistance to Qualifying Guaranteed Farm Loan Borrowers Facing Financial RiskThe USDA announced it will begin providing additional, automatic financial assistance for qualifying guaranteed Farm Loan Programs (FLP) borrowers who are facing financial risk. The announcement is part of the $3.1 billion to help certain distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act.Since the Inflation Reduction Act was signed into law by President Biden in August 2022, USDA has provided approximately $1.15 billion in assistance to more than 20,000 distressed borrowers as a part of an ongoing effort to keep borrowers farming, remove obstacles that currently prevent many borrowers from returning to their land, and improve the way that USDA approaches borrowing and loan servicing in the long-term. The financial assistance announced today will provide qualifying distressed guaranteed loan borrowers with financial assistance similar to what was already provided to distressed direct loan borrowers. Based on current analysis, the financial assistance announced today will assist an estimated approximately 3,500 eligible borrowers, subject to change as payments are finalized.    An FLP guaranteed loan borrower is distressed if they qualify under one of the options below. FLP guaranteed borrowers who qualify under multiple options will receive a payment based on the option that provides the greatest payment amount:Payment of any outstanding delinquency on all qualifying FLP guaranteed loans as of Oct. 18, 2022. This includes any guaranteed loan borrowers who did not receive an automatic payment in 2022 on that loan because they were not yet 60 days delinquent as of Sept. 30, 2022, as well as guaranteed borrowers that became delinquent on a qualifying FLP guaranteed loan between September 30, 2022, and Oct.18, 2022.  Payment on a qualifying FLP guaranteed loan for which a guaranteed loan borrower received a loan restructure, which modified the guaranteed loan maturity date, between March 1, 2020, and Aug. 11, 2023. The payment amount will be the lesser of the post-restructure annual installment or the amount required to pay the loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.Payments on certain deferred amounts on qualifying FLP guaranteed loans, not to exceed $100,000, for guaranteed borrowers who received a deferral or another type of payment extension, for at least 45 days, between March 1, 2020, and Sept. 30, 2022, from their guaranteed lender on that qualifying guaranteed loan in response to COVID-19, disasters, or other revenue shortfalls. The Inflation Reduction Act payment amount will be the lesser of the most recent deferral or extension amount on the qualifying FLP guaranteed loan, or the amount required to pay that loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.This assistance is only available for FLP guaranteed loan borrowers who did not or will not receive an initial payment on the same FLP guaranteed loan under Inflation Reduction Act assistance announced in October 2022.   Distressed guaranteed borrowers qualifying for this assistance will receive a United States Department of the Treasury check that is jointly payable to the borrower and the lender. These borrowers will also receive a letter from FSA informing them of Inflation Reduction Act assistance they will receive as well as instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. Guaranteed lenders will receive an email in the coming days informing them of this assistance and any next steps. Lenders will also receive letters informing them which borrowers will receive assistance and the amount of assistance they will receive.    Any distressed guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases.    FSA will also provide relief to qualifying FLP guaranteed loan borrowers determined to be distressed borrowers based on liability for remaining federal debt subject to debt collection and garnishment after the liquidation of their guaranteed loan account as of July 31, 2023. This will allow some borrowers to potentially return to farming. Guaranteed borrowers who qualify for this assistance will have their federal debt paid automatically by FSA and will receive a letter informing them of the payment made on their federal debt.    All letters to qualifying guaranteed loan borrowers will contain instructions for opting out of assistance if a borrower chooses to do so. **Important Tax Information**   Similar to other USDA Inflation Reduction Act assistance, payments provided to borrowers and payments to be applied to FSA farm loan accounts will be reported to the Internal Revenue Service (IRS). Borrowers receiving this assistance will receive a 1099 form from FSA. Please note that payments over $600 are subject to Federal and State Income Taxes and will be reflected on your annual 1099 form. Borrowers are encouraged to consult a tax professional with all tax-related questions regarding any Inflation Reduction Act assistance received. USDA also has tax-related resources at farmers.gov/taxes.  **Individual Requests for Farmers Seeking Assistance** In addition to the automatic payments announced today for distressed guaranteed loan borrowers, FSA continues to accept and review individual distressed borrower assistance requests from direct loan borrowers who missed a recent installment or are unable to make their next scheduled installment on a qualifying direct FLP loan. All FSA direct borrowers should have received a [letter](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjgsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3NpdGVzL2RlZmF1bHQvZmlsZXMvZG9jdW1lbnRzL2Zhcm1lcnNnb3YtbGV0dGVyLXRvLWZpbmFuY2lhbGx5LWRpc3RyZXNzZWQtYm9ycm93ZXJzLnBkZj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.eFEginQJ9j0TW1w8MJ7D1GUP_R-GIu5NuB0CjqSDxic/s/1837074945/br/232415359986-l) detailing the eligibility criteria and process for seeking this type of assistance, which is available even before they become delinquent. As the letter details, borrowers who are within two months of their next installment may seek a cash flow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility. FSA direct borrowers also received a [letter](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3NpdGVzL2RlZmF1bHQvZmlsZXMvZG9jdW1lbnRzL2Zhcm1lcnNnb3YtbGV0dGVyLWV4dHJhb3JkaW5hcnktbWVhc3VyZXMucGRmP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.Y1XyWSgPox5c6TM4OcTw8vWecers7DdJq3d1EMYKCGo/s/1837074945/br/232415359986-l) detailing an opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their qualifying direct FLP loans, such as taking on or refinancing more debt, selling property, or cashing out retirement or college savings accounts.  Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the farmers.gov 22006 assistance request portals at farmers.gov/loans/inflation-reduction-investments/assistance. All requests for assistance must be received by Dec. 31, 2023.

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USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service

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| LoansThe 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.eyJidWxsZXRpbl9saW5rX2lkIjoxMzAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3YvZmFybS1sb2FuLWFzc2lzdGFuY2UtdG9vbD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjMxMjA2Ljg2NzExNjExIn0.kBcq2ghKeUgwSGb9L3lnhIYlbnbGTRa-YVq3ZYGenMU/s/1837074945/br/232415359986-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.
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Borrower Training for Farm Loan Customers

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| trainingBorrower training is available for all Farm Service Agency (FSA) customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency. Borrower training includes instruction in production and financial management. The purpose is to help the applicants develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your local FSA Farm Loan Manager for a list of approved vendors.   |

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Important Dates 2023Dec. 15 - Last day to timely report planted/prevented wheat and oatsDec. 15 - Last day to certify Fall seeded small grainsDec. 25       USDA Service Centers will be closed in observance of Christmas DayJan 1, 24    USDA Service Centers will be closed in observance of New Year's DayJan. 1, 24   Newly elected county committee members take officeJan.13, 24 Discrimination Finance Assistance Program filing period ends Jan. 30, 24 Deadline to apply for 2023 LFP assistance Jan. 31, 24 Food Safety Certification for Specialty Crops ProgramFSA 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.eyJidWxsZXRpbl9saW5rX2lkIjoxMzEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3dvcmtpbmctd2l0aC11cy9zZXJ2aWNlLWNlbnRlci1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.C69_RySnCkm5xdTEwPzoVxgEPfL4ny3ZtlHOVq7pdw8/s/1837074945/br/232415359986-l)

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Current Interest Rates for December * [Commodity Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvcHJpY2Utc3VwcG9ydC9jb21tb2RpdHktbG9hbnMvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.AkMKXOUdtJmJelkoQsgMkO_C0CtCkNuetKOgUJ7vnLY/s/1837074945/br/232415359986-l)(less than one year disbursed):  6.375%
* [Farm Storage Facility Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvcHJpY2Utc3VwcG9ydC9mYWNpbGl0eS1sb2Fucy9mYXJtLXN0b3JhZ2UvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDIzMTIwNi44NjcxMTYxMSJ9.QrXnqfVKsexNfjdJXbPrB8azuWJPBZDC5n4MfqfXjQg/s/1837074945/br/232415359986-l):
	+ Three-year loan terms: 4.750%
	+ Five-year loan terms: 4.625%
	+ Seven-year loan terms: 4.625%
	+ Ten-year loan terms: 4.625%
	+ Twelve-year loan terms: 4.750%
* [Sugar Storage Facility Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvcHJpY2Utc3VwcG9ydC9mYWNpbGl0eS1sb2Fucy9zdWdhci1zdG9yYWdlL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.cyqH-SxFP6VEJHSnZAXO4VWe4-0nn0OIbxNjPw7rajA/s/1837074945/br/232415359986-l)(15 years): 4.875%

Interest rates for Operating and Ownership loans for December 2023 are as follows:      * [Farm Operating Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2Zhcm0tb3BlcmF0aW5nLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.pzuoeyHNKjvtfyBEaGg2X4GzC9FGc5qW72RYoGmqekQ/s/1837074945/br/232415359986-l)(Direct): 5.750%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2Zhcm0tb3duZXJzaGlwLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.vwesseAzgepMnaxwAVAArG16isfXMGU5_sd_D_Mcnqg/s/1837074945/br/232415359986-l)(Direct): 5.875%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2Zhcm0tb3duZXJzaGlwLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.NeHQX7cD95xHd30mM2oY3DkQB2e26gTha-8Wd1eLbaM/s/1837074945/br/232415359986-l)(Direct, Joint Financing): 3.875%
* [Farm Ownership Loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzgsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2Zhcm0tb3duZXJzaGlwLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.jimG8zQfrOoZSKc99d4oewNbjPpR7isL1Yc8E6UgoQo/s/1837074945/br/232415359986-l)(Down Payment): 1.875%
* [Emergency Loan](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2VtZXJnZW5jeS1mYXJtLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyMzEyMDYuODY3MTE2MTEifQ.gkrYsGtDiBQIxLhnsBn3XmK4pIiF8jZkGQqgkXk3bvA/s/1837074945/br/232415359986-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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| **LOUISIANA STATE FSA COMMITTEE**Julie Baker-Richard-ChairpersonBrian Guidry-MemberMonica Hernandez-MemberKristy Jones-MemberWillis Nelson-Member | The STC is scheduled to meet the second Tuesday of each month at the LA State Office, 3737 Government Street, Alexandria, LA 71302 unless the meeting is conducted virtually.  Anyone wishing to attend should verify the meeting will take place as scheduled, by calling 318/473-7721. |
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