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| **Louisiana USDA-FSA Updates - March 2024** |
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From the Desk of the State Executive Director* Starting early February 2024, farmers and ranchers can make USDA farm loan payments online through the Pay My Loan feature on [farmers.gov](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery). Pay My Loan is part of a broader FSA effort by to streamline its processes, especially for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.
* Farmers and ranchers can visit the Loan Assistance Tool on [farmers.gov](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery) to access an interactive online, step-by-step guide through the farm loan process. Head to [gov/farm-loan-assistance-tool](http://www.farmers.gov/farm-loan-assistance-tool?utm_medium=email&utm_source=govdelivery) and click the ‘Get Started’ button. From here follow the prompts to complete the Eligibility Self-Assessment and start the farm loan journey.
* NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters (includes native grass for grazing). Eligible producers must have purchased NAP coverage for the crop year for which they are requesting benefits.
* For all coverage levels, the NAP service fee is the lesser of $325 per crop or $825 per producer per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. [Non-Insured Crop Disaster Assistance Program (NAP).](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fdisaster-assistance-program%2Fnoninsured-crop-disaster-assistance%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265861046%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=ZHrrWwBKVedOJqhRMEiJcfk9hJUgIQrf9H9KQPrXOCc%3D&reserved=0)A notice of loss must be filed the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.
* Conservation Reserve Program is a voluntary program that contracts with agricultural producers so environmentally sensitive land is not farmed, but instead devoted to conservation benefits. CRP is a vital tool that is achieving two of USDA’s top priorities: the wellbeing of American agriculture and the health of the environment. In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and plant species that will improve environmental health and quality. [Conservation Reserve Program](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fconservation-programs%2Fconservation-reserve-program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265871007%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=QbT%2FxCEuR6JjKr0b3LI32TrhfPO1Rek5Sbu9a0kCI7E%3D&reserved=0)

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Report Noninsured Crop Disaster Assistance Program (NAP) LossesNAP provides financial assistance to you for crops that aren’t eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.To receive payment, you had to purchase NAP coverage for 202# crops and file a notice of loss the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date. For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.For more information on NAP, contact your County USDA Service Center or visit [fsa.usda.gov/nap](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fnap%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265878553%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=xahNv49Badc6WrTfcFvVsGfE2RXjDpImmKZsUN553LU%3D&reserved=0).

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Annual Review of Payment Eligibility for New Crop Year  FSA and NRCS program applicants for benefits are required to submit a completed CCC-902 (Farming Operation Plan) and CCC-941 Average Gross Income (AGI) Certification and Consent to Disclosure of Tax Information for FSA to determine the applicant’s payment eligibility and establish the maximum payment limitation applicable to the program applicant.  Participants are not required to annually submit new CCC-902s for payment eligibility and payment limitation purposes unless a change in the farming operation occurs that may affect the previous determination of record. A valid CCC-902 filed by the participant is considered to be a continuous certification used for all payment eligibility and payment limitation determinations applicable for the program benefits requested.   Participants are responsible for ensuring that all CCC-902 and CCC-941 and related forms on file in the county office are updated, current, and correct. Participants are required to timely notify the county office of any changes in the farming operation that may affect the previous determination of record by filing a new or updated CCC-902 as applicable.                  Changes that may require a NEW determination include, but are not limited to, a change of:  * Shares of a contract, which may reflect:
	+ A land lease from cash rent to share rent
	+ A land lease from share rent to cash rent (subject to the cash rent tenant rule
	+ A modification of a variable/fixed bushel-rent arrangement
* The size of the producer’s farming operation by the addition or reduction of cropland that may affect the application of a cropland factor
* The structure of the farming operation, including any change to a member's share
* The contribution of farm inputs of capital, land, equipment, active personal labor, and/or active personal management
* Farming interests not previously disclosed on CCC-902 including the farming interests of a spouse or minor child
* Certifications of average AGI are required to be filed annually for participation in an annual USDA program.  For multi-year conservation contracts and NRCS easements, a certification of AGI must be filed prior to approval of the contract or easement and is applicable for the duration of the contract period.

Participants are encouraged to file or review these forms within the deadlines established for each applicable program for which program benefits are being requested.

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Signature Policy

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| CSP: Your stewardship goals. Our assistanceUsing the correct signature when doing business with FSA can save time and prevent a delay in program benefits.The following are FSA signature guidelines: * A married woman must sign her given name: Mrs. Mary Doe, not Mrs. John Doe
* For a minor, FSA requires the minor's signature and one from the minor’s parent

Note, by signing a document with a minor, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, etc.When signing on one’s behalf the signature must agree with the name typed or printed on the form or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc. FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information. Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office. Spouses cannot sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities.  Likewise, a spouse cannot sign a document on behalf of the other in order to affirm the eligibility of oneself. Any member of a general partnership can sign on behalf of the general partnership and bind all members unless the Articles of Partnership are more restrictive. Spouses may sign on behalf of each other’s individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office. Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts must consist of an indicator “by” or “for” the individual’s name, individual’s name and capacity, or individual’s name, capacity, and name of entity.For additional clarification on proper signatures contact your local FSA office. |

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Environmental Review Required Before Project Implementation

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| The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally funded projects before the project is approved.For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it’s important to wait until you receive written approval of your project proposal before starting any actions.Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely. |

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Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

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| LoansIn this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack’s agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.**Who can apply for FSA Farm Loans?**Anyone can apply for FSA’s loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:* Be a U.S. citizen or qualified alien.
* Operator of a family farm or ranch.
* Have a satisfactory credit history.
* Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
* Not be delinquent on any federal debts.

To read the full blog visit [farmers.gov/blog/ask-the-expert-farm-operating-loan-qa-with-jack-carlile](https://www.farmers.gov/blog/ask-the-expert-farm-operating-loan-qa-with-jack-carlile?utm_medium=email&utm_source=govdelivery). |

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Important Dates 2024Mar 29, 2024    Conservation Reserve Program (CRP) – General Signup ends.Apr 29, 2024    Dairy Margin Coverage Program (DMC) signup ends.FSA 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://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery)

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Current Interest Rates for March 2024* [Commodity Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Fcommodity-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265884924%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=CdITwL9caxdk2ahUWIltvB8g%2Fr%2B3kfYaTPgn6BaMTqE%3D&reserved=0) (less than one year disbursed): 5.875%
* [Farm Storage Facility Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Ffacility-loans%2Ffarm-storage%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265890917%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=QWmkVDwzXLxxv3N9kS8HnEEvBO%2Fy9TtD%2FProJrshc8g%3D&reserved=0):
	+ Three-year loan terms: 4.250%
	+ Five-year loan terms: 4.125%
	+ Seven-year loan terms: 4.125%
	+ Ten-year loan terms: 4.125%
	+ Twelve-year loan terms: 4.250%
* [Sugar Storage Facility Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Ffacility-loans%2Fsugar-storage%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265896976%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=WPgYqrbJw4lah37TD6F8U%2FcA5CxuIWgcjoI1NH7DRoQ%3D&reserved=0) (15 years): 4.375%

Interest rates for Operating and Ownership loans for March 2024 are as follows:      * [Farm Operating Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-operating-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265902979%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=mXjQq1%2FW9h6X0Qav8tu5QJJNXZ2jaeuXjDfg8VpEug8%3D&reserved=0) (Direct): 4.875%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265908956%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=GazeFI3ken8cwdX0EZIAQpaHWRqjnpPTJzXpJwrRpkg%3D&reserved=0) (Direct): 5.250%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265914850%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=U9KeoaxnfpGjMd7EBZBe9wzkEPFfiHVcRjhCmDdUkUs%3D&reserved=0) (Direct, Joint Financing): 3.250%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265920795%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=mcqf3bZNO5SEF3oM2f0IeVFVPx6ZXvsAWYluO8EYm80%3D&reserved=0) (Down Payment): 1.500%
* [Emergency Loan](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Femergency-farm-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7CAnthony.Reed1%40usda.gov%7C5f3b1c9552ac49072f2b08dc48f574ef%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638465466265926686%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=utBK8SUA8UUhzMgYy4QgvE2OxNcioQ1DmPsOdpZ17ak%3D&reserved=0) (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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| Ronald C. Guidry, Jr.State Executive DirectorRonald.Guidry@usda.gov | Christine NormandAdministrative Officerchristine.normand@usda.gov |
| Terrick BoleyFarm Loan Program Chiefterrick.boley@usda.gov | DeWanna PitmanFarm Program Chiefdewanna.pitman@usda.gov |
| **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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