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USDA Now Accepting Applications for Farm Loans Online

The U.S. Department of Agriculture has launched an online application for Direct Loan customers. 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.



Online services are commonplace in commercial lending, and with this online loan application feature it is easier for producers to access the financing they need to start, expand, or maintain their farming and ranching operations. The online farm loan application replicates the support an applicant would receive when completing a loan application in person with a Farm Service Agency (FSA) Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed.

This tool is part of a broader effort by FSA to streamline its processes, improve customers service, and expand credit access. It allows farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

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. For this 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.

Producers can access the tool on farmers.gov or by completing FSA's [Loan Assistance Tool](#) on a computer, tablet, or smartphone. The online application tool is built to run on any modern browser like Chrome, Edge, Firefox, or Safari.

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

USDA has waived certain notice of loss requirements for 2023 for the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP) and Livestock Indemnity Program (LIP). USDA's Farm Service Agency 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. Learn more: <https://www.fsa.usda.gov/news-room/news-releases/2023/usda-makes-producer-friendly-change-to-2023-notice-of-loss-requirements-for-two-livestock-disaster-assistance-programs>

Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program

The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via 22007apply.gov or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at 22007apply.gov. The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. It is important to note that filing an application is FREE and does not require a lawyer.

If you want to get weekly updates on the program's events and progress, you can go to <https://22007apply.gov>, and subscribe to a weekly newsletter.

December Interest Rates

[Click here for December 2023 Lending Rates for Agricultural Producers.](#)

Dates to Remember

December 15, 2023 - Fall acreage reporting deadline- small grains included barley, wheat, rye, triticale, etc. for harvest, fall planted fruits and vegetables and cover crop can also be reported.

December 31, 2023- [Inflation Reduction Act Section 22006 Deadline](#)

December 31, 2023 - NAP closing date for potatoes

January 13, 2024- Discrimination Financial Assistance Application deadline (*extended from original deadline of October 31st*)



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