



In this Issue:

- [USDA Now Accepting Farm Loan Payments Online](#)
- [New to Farming? USDA Can Help](#)
- [USDA to Issue \\$306 Million in Final Payments to Producers Impacted by 2020 and 2021 Natural Disasters](#)
- [Environmental Review Required Before Project Implementation](#)
- [February Interest Rates](#)
- [Dates to Remember](#)

USDA Now Accepting Farm Loan Payments Online

The U.S. Department of Agriculture (USDA) recently announced that most farm loan borrowers will soon be able to make payments to their direct loans online through the Pay My Loan feature on [farmers.gov](#) in early February. Pay My Loan is part of a broader effort by USDA's Farm Service Agency (FSA) 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.



On average, local USDA Service Centers process more than 225,000 farm loan payments each year. Pay My Loan gives most borrowers an online repayment option and relieves them from needing to call, mail, or visit a Service Center to pay their loan installment. Farm loan payments can now be made at the borrower's convenience, on their schedule and outside of FSA office hours.

Pay My Loan also provides time savings for FSA's farm loan employees by minimizing manual payment processing activities. This new service for producers means that farm loan employees will have more time to focus on reviewing and processing new loans or servicing requests.

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

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made various improvements including:

- The [Online Loan Application](#), an 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.
- The [Loan Assistance Tool](#) 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.
- A [simplified direct loan paper application](#), which reduced loan applications by more than half, from 29 pages to 13 pages.

New to Farming? USDA Can Help

If you're a new farmer or rancher, FSA can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance. We offer dedicated help to beginning farmers and ranchers. USDA considers anyone who has operated a farm or ranch for less than ten years to be a beginning farmer or rancher.

The first step is to find your local USDA Service Center by visiting farmers.gov/service-center-locator. Call your local Farm Service Agency (FSA) office to make an appointment to establish a farm number. You can establish a farm number for any land being used for agricultural purposes that is over 0.01 acre.

You'll need to bring the following to your appointment:

- Proof of identify (driver's license, social security card, IRS Employer Identification Number (EIN))
- Proof of Ownership (copy of recorded deed or recorded land contract)
- Lease agreements
- Entity Identification Status (articles of incorporation, trust and estate documents, or partnership agreement)

FSA staff will work with you one-on-one to review your documents and register your farm with FSA. Registering your farm allows you to apply for FSA and other USDA programs.

After your farm is registered, you can meet with FSA and Natural Resources Conservation Service (NRCS) staff to discuss your business and conservation goals. FSA and NRCS staff can help you determine program eligibility and walk you through the application process.

Depending on your operation, you may want to consider crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There

are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

More Information

- [Beginning Farmers and Ranchers](#)
- Urban grower? Learn about our [Urban Service Centers](#)
- New to farming?
 - [Contact your Beginning Farmer and Rancher Coordinator](#)
 - [Factsheet for Beginning Farmers and Ranchers](#)
- Need a translator? Learn more about free, real-time [Translation Services](#)
- Our [Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#) has a worksheet to help you prepare for your first visit.

USDA to Issue \$306 Million in Final Payments to Producers Impacted by 2020 and 2021 Natural Disasters

The US Department of Agriculture (USDA) is issuing final [Emergency Relief Program](#) (ERP) payments totaling approximately \$306 million to eligible commodity and specialty crop producers who incurred losses due to natural disasters in 2020 and 2021. USDA's Farm Service Agency (FSA) will begin issuing these additional payments to eligible producers this week.

Recipients of the additional payment are limited to those producers who received ERP Phase One payments from FSA that were calculated based on crop insurance indemnities. Initially, ERP Phase One payments to producers who were indemnified through Federal crop insurance, were subject to a 75% payment factor. FSA has since determined that adequate funding exists to provide an additional 3.5% ERP Phase One payment to producers who had crop insurance increasing the overall payment factor to 78.5%. These additional ERP Phase One payments are subject to FSA payment limitation provisions as outlined in the [ERP Phase One fact sheet](#).

Because ERP Phase One payments to producers of noninsured crops covered by FSA NAP policies were originally paid at 100%, there will be no additional payments issued to these producers for 2020 and 2021 losses.

The *Extending Government Funding and Delivering Emergency Assistance Act, 2021* (P.L. 117-43) provided \$10 billion in assistance to agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021. In 2022, FSA implemented ERP Phase One, which delivered \$7.5 billion in payments to commodity and specialty crop producers. For Phase One, ERP used a streamlined process with pre-filled application forms, leveraging crop insurance indemnities or Noninsured Crop Disaster Assistance Program (NAP) payments on file with USDA.

Separately, through the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) Congress allocated approximately \$3.2 billion in funding to cover necessary expenses related to losses of revenue, quality or production losses of crops. Enrollment is ongoing for ERP 2022, which 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.

Environmental Review Required Before Project Implementation

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.

February Interest Rates

[Click here for February 2024 Lending Rates for Agricultural Producers.](#)

Dates to Remember

February 15, 2024 - NAP Coverage Application Closing date - Early Spring vegetables with a crop reporting date of May 15th. This includes, but is not limited to: asparagus, broccoli, cauliflower, cabbage, greens, horseradish, kale, lettuce, onions, peas and radishes.

February 16, 2024 - Deadline for public input on foreign agriculture land holdings

February 29, 2024 - Application deadline for [LIP](#) for 2023 losses.

March 15, 2024 - ARC PLC Election and Enrollment deadline

March 15, 2024 - NAP Coverage Application Closing date - All other yield based crops - this includes but is not limited to watermelons and peppers.

April 15th - August 15th - Primary Nesting Season - to stay in compliance with your CRP contract, If you need to spot mow or spot spray invasive or noxious weeds in CRP, please contact the FSA Office to make a request prior to the action.

May 15, 2024 - Acreage reporting deadline for peas (green only) and potatoes

June 15, 2024 - Acreage reporting deadline for tomatoes

July 15, 2024 - Acreage reporting deadline for beans (limas only), cucumbers (planted 4/20-6/25 in Caroline, Dorchester, Kent and Talbot counties), ALL OTHER CROPS, perennial forage, CRP

July 31, 2024 - Acreage reporting deadline for hemp

August 15, 2024 - Acreage reporting deadline for beans (all types except limas), cucumbers (planted 6/26-8/10 in Caroline, Dorchester, Kent, and Talbot Counties)

September 1, 2024 - NAP Coverage Application Closing date ([Noninsured Crop Disaster Assistance Program \(NAP\) \(usda.gov\)](#)) – Value-loss crops or controlled environment crops, ornamental nursery, aquaculture, Christmas trees, ginseng, floriculture, mushrooms, and turf grass sod

September 30, 2024 - NAP Coverage Application Closing date ([Noninsured Crop Disaster Assistance Program \(NAP\) \(usda.gov\)](#)) – Biennial and perennial forage crops, alfalfa, grass forages, mixed forages and other forages

September 30, 2024 - Acreage reporting deadline - Value-loss (ex-oysters) and controlled environment crops (except Nursery)



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