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## State Executive Director Comments



Spring has finally made an appearance across Minnesota, and it's been great to see so many out in the field the past couple weeks. As you get your fields planted, a friendly reminder to get into your local FSA Service Center to [certify your spring-seeded acres](#).

Additional emergency relief and pandemic assistance has been made available to producers through the [Emergency Relief Program \(ERP\) Phase Two](#) and the [Pandemic Assistance Revenue Program \(PARP\)](#). These new, revenue-based programs apply a holistic approach to

emergency assistance and acknowledge the myriad of crises producers have faced in recent years. As we look to better understand and respond to producers' overall losses rather than provide assistance solely based on a single disaster or a targeted commodity, we are taking important steps toward providing producers with the support and resources they need to continue feeding our communities. Want to learn more? [RSVP here](#) for a webinar taking place on Monday, May 15 hosted by Renewing the Countryside. The deadline to apply for ERP Phase Two and PARP is June 2, 2023.

The Inflation Reduction Act provided an opportunity for USDA to address the needs of distressed farmers and ranchers by providing relief to eligible borrowers. With this assistance has come some nefarious behavior by organizations not affiliated with USDA, including asking farmers to sign retainers or to turn over private, sensitive information. If you are a borrower who has been contacted by an outside organization, know your rights and be in contact with FSA loan staff to avoid scams. More can be found [here](#).

USDA is investing \$3.1 billion for 141 projects through the [Partnerships for Climate-Smart Commodities](#) initiative, which seeks to build and expand market opportunities for American commodities using climate-smart practices. Recently the leaders of the 27 projects that will be working in our state gathered for the first meeting of the [Minnesota Working Group for Partnerships for Climate-Smart Commodities](#). This coordination across projects, agricultural products, and geography will position Minnesota to be successful in implementing these projects. FSA and NRCS will be providing technical assistance to implement projects where needed.

The annual hemp forum hosted by the Minnesota Department of Agriculture was held this week. As a reminder, hemp growers are [eligible for FSA loans and programs](#) and need to be registering their planted acres or indoor grows with their local FSA Service Center.

A new grant opportunity for organizations that support emerging farmers is now open for applications through the Minnesota Department of Agriculture's (MDA) Rural Finance Authority (RFA). The [Emerging Farmer Technical Assistance Grant](#) is available to those who provide technical assistance services to emerging farmers in Minnesota. Grant funds can also be used by these organizations to pay up to 65% of emerging farmers' premium expenses for up to two years under [the USDA Micro Farm Crop Insurance program](#). Applications for the grant are due by June 26, 2023, at 8:00 a.m.

Respectfully,

Whitney Place, State Executive Director

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## **USDA's CLEAR30 Offers Producers with Expiring Voluntary Conservation Contracts Longer Term Options**

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Agricultural producers and landowners with certain expiring [Conservation Reserve Program](#) (CRP) contracts can receive additional rental incentives and extend that land's role in conservation for another 30 years. The U.S. Department of Agriculture (USDA) has opened the signup period for its [Clean Lakes, Estuaries, and Rivers enrollment \(CLEAR30\)](#) **now through July 31, 2023**. CLEAR30 is a part of the CLEAR initiative, which prioritizes water quality practices as a part of Continuous CRP enrollment and is one of several CRP enrollment opportunities. CLEAR30 allows producers and landowners enrolling certain water quality practices to enroll in 30-year contracts, extending the lifespan and strengthening the benefits of important water quality practices on their land. Like other CRP enrollments, CLEAR30 is a voluntary, incentive-based conservation opportunity offered by USDA's Farm Service Agency (FSA).

Cropland and certain pastureland that is currently enrolled in Continuous CRP or the Conservation Reserve Enhancement Program (CREP) and is also dedicated to an eligible water quality practice, such as the establishment of riparian buffers, contour strips, or grass waterways, may be eligible for CLEAR30 if their contracts are expiring by September 30, 2023.

CLEAR30 contracts will be effective beginning October 1, 2023. These long-term contracts ensure that conservation practices remain in place for 30 years, which improves water quality by reducing sediment and nutrient runoff and helping prevent algal blooms. Conservation in riparian areas also provides important carbon sequestration benefits. Traditional CRP contracts run from 10 to 15 years.

### **About CLEAR30**

CLEAR30 enrollment was established in the 2018 Farm Bill to better address water quality concerns. Originally, CLEAR30 was only available in the Great Lakes and Chesapeake Bay watersheds; in 2021, FSA made CLEAR30 available to agricultural producers and landowners nationwide, and participation grew nearly seven-fold from 2020 to 2021.

Annual rental payments for landowners who enroll in CLEAR30 will be equal to the current Continuous CRP annual payment rate plus a **20** percent water quality incentive payment and an annual rental rate adjustment of **27.5** percent.

### **How to Sign Up**

To sign up for CLEAR30, landowners and producers should contact their local USDA Service Center by **July 31, 2023**. Contact information can be found at [farmers.gov/service-locator](https://farmers.gov/service-locator). Additionally, fact sheets and other resources are available at [fsa.usda.gov/crp](https://fsa.usda.gov/crp).

### **About Continuous CRP**

CLEAR30 is one of several enrollment opportunities with Continuous CRP, giving producers and landowners the opportunity to enroll in CRP throughout the year without specific signup periods. Through the overall CLEAR initiative in Continuous CRP, USDA prioritizes water quality practices to reduce sediment and nutrient loadings and to foster clean lakes, estuaries, and rivers.

Offers are automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap.

Continuous CRP offers conservation benefits similar to others, like General and Grassland CRP, but also offers unique flexibility and several program choices, which in addition to CLEAR30, include:

- [State Acres For Wildlife Enhancement \(SAFE\)](#): The initiative restores vital habitat in order to meet high-priority state wildlife conservation goals.
- [Highly Erodible Lands Initiative \(HELI\)](#): Producers and landowners can enroll in CRP to establish long-term cover on highly erodible cropland.
- [Conservation Reserve Enhancement Program \(CREP\)](#): Working with conservation partners, CREP leverages federal and non-federal funds to target specific State, regional, or nationally significant conservation concerns.
- [Farmable Wetlands Program](#): Producers and landowners can enroll land in CRP to restore previously farmed wetlands and wetland buffers, improving both vegetation and water flow.
- [Clean Lakes, Estuaries and Rivers \(CLEAR\)](#): Prioritizes water quality practices to reduce sediment, nutrient loadings, and help prevent algal blooms to foster Clean Lakes, Estuaries, and Rivers

#### **More Information**

CLEAR30 is an enrollment option available through CRP, one of the largest voluntary private-lands conservation programs in the United States. CRP was originally intended to primarily control soil erosion and stabilize commodity prices by taking environmentally sensitive lands out of production. The program has evolved over the years, providing numerous conservation and economic benefits. In addition to CLEAR30, signups are also open for Continuous CRP and Grassland CRP. The Grassland CRP signup opened April 17 and runs through May 26.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](http://www.usda.gov).

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## **Myth-Busting FSA's New Revenue-Based Disaster and Pandemic Assistance Programs**

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*A Message from FSA Administrator Zach Ducheneaux*

In January, we announced two new programs designed to assist producers who experienced revenue losses from 2020 and 2021 natural disasters or the COVID-19 pandemic. These programs are revenue-based and feel a little different from our regular programs, but the goal is to better support farmers.

Both the [Emergency Relief Program \(ERP\) Phase Two](#) and the [Pandemic Assistance Revenue Program \(PARP\)](#) offer a holistic approach to disaster assistance and provide economic support for producers who bear the financial brunt of circumstances beyond their control.

With the rollout of any new program, there is a learning curve for producers and employees alike. ERP Phase Two and PARP are no exception. To encourage producer participation in these valuable programs, I'm going to do my best to debunk some myths and misconceptions surrounding ERP Phase Two and PARP.

With a June 2, 2023, deadline to apply for both programs, it's important that we clear up confusion about how to apply, what documents are required for participation, insurance requirements and related misinformation making its way across the countryside.

**Now, let's do some myth-busting.**

**Myth #1 – You need to submit a completed tax return to FSA to apply for ERP Phase Two or PARP.**

While these programs are based on revenue losses, you do not need a tax return, completed or otherwise, to apply for assistance. In fact, we have an [ERP Phase 2 tool](#) and [PARP tool](#) that walk you through the process step by step.

We understand that you may have questions for your certified public accountant or tax preparer, who was likely been hard to reach prior to the April 18 Internal Revenue Service tax deadline but we encourage you to download the program decision tools and get started. You'll probably discover that you already have on hand much of the information you need.

The following supporting materials will help you:



- Schedule F (Form 1040); and
- *Profit or Loss from Farming* or similar tax documents for tax years 2018, 2019, 2020, 2021, and 2022 for ERP and for calendar years 2018, 2019, and 2020 for PARP.

The only reason you *might* have to provide your tax returns to FSA is in the event of a spot check or a request from the FSA County Committee.

Producers can [register for a free webinar](#) hosted by USDA and members of the National Farm Income Tax Extension Committee on Monday, May 1 at 2 p.m. eastern for a discussion on completing the ERP Phase Two application form.

**Myth #2 – You cannot receive an ERP Phase Two payment if you received a payment under Phase One.**

It's possible that you can still receive ERP Phase Two benefits if you received an ERP Phase One payment. There is also a possibility that your Phase Two payment may be offset.

**Myth #3 – ERP Phase Two was intended to be an additional payment to those who received payment under Phase One.**

ERP Phase Two was never designed or intended to be an additional payment. Instead, it was intended to assist those producers who did not receive relief in Phase One.

[Click here to read the full blog and view a producer testimonial on the application process.](#)

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## USDA Reminds Minnesota Producers to File Crop Acreage Reports

Agricultural producers in Minnesota who have not yet completed their [crop acreage reports](#) after planting should make an appointment with their U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) service center before the applicable deadline.

An acreage report documents a crop grown on a farm or ranch and its intended uses. Filing an accurate and timely acreage report for all crops and land uses, including failed acreage and prevented planted acreage, can prevent the loss of benefits.

### How to File a Report

The following acreage reporting dates are applicable in Minnesota:

May 31, 2023	Nursery crops
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July 17, 2023	Spring seeded crops including hemp and wild rice
August 15, 2023	Beans other than dry edible
September 30, 2023	Turf grass sod and floriculture
November 15, 2023	Apiculture and fall seeded small grains

Acreage reporting dates vary by crop and by county. Contact your local FSA office for a list of acreage reporting deadlines by crop.

To file a crop acreage report, producers need to provide:

- Crop and crop type or variety.
- Intended use of the crop.
- Number of acres of the crop.
- Map with approximate boundaries for the crop.
- Planting date(s).
- Planting pattern, when applicable.
- Producer shares.
- Irrigation practice(s).
- Acreage prevented from planting, when applicable.
- Other information as required.

### **Acreage Reporting Details**

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.
- If crops are covered by the Noninsured Crop Disaster Assistance Program, acreage reports should be submitted by the applicable state, county, or crop-specific reporting deadline or 15 calendar days before grazing or harvesting of the crop begins.

Producers should also report crop acreage they intended to plant, but due to natural disaster, were unable to because of a natural disaster.



Prevented planting acreage must be reported on form CCC-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and USDA's Risk Management Agency.

FSA offers continuous certification for perennial forage. This means after perennial forage is reported once and the producer elects continuous certification, the certification remains in effect until a change is made. Check with FSA at the local USDA Service Center for more information on continuous certification.

### **New Option to View, Print and Label Maps on Farmers.gov**

Producers with an eAuth account linked to their USDA customer record can now access their FSA farm records, maps and common land units by logging into farmers.gov. A new feature will allow producers to export field boundaries as shapefiles and import and view other shapefiles, such as precision agriculture boundaries. This will allow producers to view, print and label their own maps for acreage reporting purposes.

Producers who have authority to act on behalf of another customer as a grantee via form FSA-211 Power of Attorney, Business Partner Signature Authority, along with other signature types, or as a member of a business can now access information in the farmers.gov portal.

Producers can learn how to use the farmers.gov Farm Records Mapping functionality with this [fact sheet](#) and these [video tutorials](#).

### **More Information**

Producers can make an appointment to report acres by contacting their local USDA Service Center.

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## **USDA Announces Grassland Conservation Reserve Program Signup for 2023**

USDA announced that agricultural producers and private landowners can begin signing up for the Grassland Conservation Reserve Program (CRP) starting today and running through May 26, 2023. Among CRP enrollment opportunities, Grassland CRP is a unique working lands program, allowing producers and landowners to continue grazing and haying practices while conserving grasslands and promoting plant and animal biodiversity as well as healthier soil.



More than 3.1 million acres were accepted through the 2022 Grassland CRP signup from agricultural producers and private landowners. That signup—the highest ever for the program—reflects the continued success and value of investments in voluntary, producer-led,



working lands conservation programs. The current total participation in Grassland CRP is 6.3 million acres, which is part of the 23 million acres enrolled in CRP opportunities overall.

Since 2021, USDA's FSA, which administers all CRP programs, has made several improvements to Grassland CRP to broaden the program's reach, including:

- Creating two [National Priority Zones](#) to put focus on environmentally sensitive land such as that prone to wind erosion.
- Enhancing offers with 10 additional ranking points to producers and landowners who are historically underserved, including beginning farmers and military veterans.
- Leveraging the [Conservation Reserve Enhancement Program](#) (CREP) to engage historically underserved communities within Tribal Nations in the Great Plains.

### **How to Sign Up for Grassland CRP**

Landowners and producers interested in Grassland CRP, or any other CRP enrollment option, should contact their local [USDA Service Center](#) to learn more or to apply for the program before the deadlines.

Producers with expiring CRP acres can enroll in the Transition Incentives Program (TIP), which incentivizes producers who sell or enter into a long-term lease with a beginning, veteran, or socially disadvantaged farmer or rancher who plans to sustainably farm or ranch the land.

### **Other CRP Signups**

Under [Continuous CRP](#), producers and landowners can enroll throughout the year. Offers are automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap. Continuous CRP includes a Climate-Smart Practice Incentive to increase carbon sequestration and reduce greenhouse gas emissions by helping producers and landowners establish trees and permanent grasses, enhance wildlife habitat, and restore wetlands.

FSA offers several additional enrollment opportunities within Continuous CRP, including the State Acres for Wildlife Enhancement (SAFE) Initiative, the Farmable Wetlands Program (FWP), and the Conservation Reserve Enhancement Program (CREP). Also available is the Clean Lakes Estuaries and Rivers (CLEAR30) Initiative, which was originally piloted in twelve states but has since been expanded nationwide, giving producers and landowners across the country the opportunity to enroll in 30-year CRP contracts for water quality practices.

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## **USDA Provides Payments of Nearly \$800 Million in Assistance to Help Keep Farmers Farming**

USDA 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

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guaranteed loans administered by USDA's Farm Service Agency (FSA) whose operations face financial risk.

This recent announcement in October 2022 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 Oct. 2022, 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](#).

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](#) 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](#) (also available in Spanish) or by contacting their [local USDA Service Center](#). 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](#).

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## Report Noninsured Crop Disaster Assistance Program (NAP) Losses



NAP 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.

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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 local County USDA Service Center or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap).

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## Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your local County USDA Service Center or visit [fsa.usda.gov/pricesupport](https://fsa.usda.gov/pricesupport).

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## Before You Break Out New Ground, Ensure Your Farm Meets Conservation Compliance

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The term “sodbusting” is used to identify the conversion of land from native vegetation to commodity crop production after December 23, 1985. As part of the conservation provisions of the Food Security Act of 1985, if you’re proposing to produce agricultural commodities (crops that require annual tillage including one pass planting operations and sugar cane) on land that has been determined highly erodible and that has no crop history prior to December 23, 1985, that land must be farmed in accordance with a conservation plan or system that ensures no substantial increase in soil erosion.



Eligibility for many USDA programs requires compliance with a conservation plan or system on highly erodible land (HEL) used for the production of agricultural commodities. This includes Farm Service Agency (FSA) loan, disaster assistance, safety net, price support, and conservation programs; Natural Resources Conservation Service (NRCS) conservation programs; and Risk Management Agency (RMA) Federal crop insurance.

Before you clear or prepare areas not presently under production for crops that require annual tillage, you are required to file Form AD-1026 “Highly Erodible Land Conservation and Wetland Conservation Certification,” with FSA indicating the area to be brought into production. The notification will be referred to NRCS to determine if the field is considered highly erodible land. If the field is considered HEL, you are required to implement a conservation plan or system that limits the erosion to the tolerable soil loss (T) for the predominant HEL soil on those fields.

In addition, prior to removing trees or conducting any other land manipulations that may affect wetlands, remember to update form AD-1026, to ensure you remain in compliance with the wetland conservation provisions.

Prior to purchasing or renting new cropland acres, it is recommended that you check with your local USDA Service Center to ensure your activities will be in compliance with the highly erodible land and wetland conservation provisions.

For additional information on highly erodible land conservation and wetland conservation compliance, contact [your local USDA Service Center](#).

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## **Change to Policy on Filing a Notice of Loss for Grazed Forage Producers with NAP Coverage**

For the 2023 crop year, NAP forage producers with the intended use of grazing who elect to use independent assessments or other approved alternative loss percentage methods to establish their loss are no longer required to file a CCC-576 Notice of Loss with FSA. However, a CCC-576 Application for Payment form must be submitted to FSA no later than 60 calendar days after the coverage period ends. If an independent assessment is used to determine the loss, producers have 180 days to file an application for payment.

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Producers that elect to have the grazing loss determined using similar mechanically harvested units still must timely file a CCC-576 Notice of Loss within 15 days of the disaster event or damage to the crop first becomes apparent or within 15 days of harvest.

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



In 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://farmers.gov/blog/ask-the-expert-farm-operating-loan-qa-with-jack-carlile).

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## USDA Simplifies Application Process for Noninsured Crops for Underserved Producers; Improves Risk Management Accessibility

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*A message from FSA Administrator Zach Ducheneaux*

Earlier this year, we made several updates to disaster assistance programs to give more farmers, ranchers, and Tribes equitable access to recovery programs administered by the Farm Service Agency (FSA).

Specifically, I'd like to point out changes made to the Noninsured Crop Disaster Assistance Program (NAP) and how we've simplified the application process for underserved producers.

This important policy change opens the door to risk management options for producers who may not have previously known about or been able to obtain coverage to protect their crops.

NAP provides financial assistance to producers of noninsurable crops when natural disaster events cause low yields, loss of inventory, or prevented planting.

Our policy improvements mean that, beginning with the 2022 crop year, having a CCC-860 form, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, on file with FSA will provide producers with basic NAP coverage for all eligible crops. Specifically, FSA is waiving all NAP-related service fees for basic coverage for producers with a CCC-860 on file prior to the application closing date for each crop. These producers are also eligible to receive a 50% premium reduction if they elect higher levels of coverage before the application closing date for each crop.

At the end of January, we notified producers who already have the CCC-860 certification form on file regarding their eligibility for NAP basic coverage for 2022. If you suffered losses from natural disasters in 2022, you will need to contact your local FSA county office to file an acreage report, as well as a notice of loss, and an application for a NAP payment.


If you are interested in NAP coverage for 2023 and future years, your local FSA county office staff will be more than happy to provide information on eligibility, coverage options, and how to apply for additional coverage.

While these recent policy changes are intended to remove barriers to available benefits and help underserved producers manage risk, any producer of noninsurable crops can apply for NAP coverage by completing FSA form [CCC-471](#), Application for Coverage, and paying a service fee. Your local FSA office can verify application closing dates and ensure coverage for your crops is available.

My staff and I are committed to revisiting FSA program policies and finding ways, within our authorities, to remove obstacles that prevent participation. Expanding NAP to ensure all producers of noninsured crops have access to risk coverage is the result of proactive input from producers and the willingness of FSA employees to think outside of the box for the benefit of the producers we serve.

Please contact your local [USDA Service Center](#) for more information on NAP coverage options.

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## Join us for the People's Garden anniversary! Sign up your garden in Minnesota.



*Gardens are invited to join the 1,250 strong People's Garden community*

The People's Garden community is growing! Last May, USDA renewed the People's Garden initiative. On the anniversary of the reopening we invite you to join approximately 1,200 People's Gardens that have signed up nationwide in the past year by registering on [the USDA People's Garden website](https://www.usda.gov/peoples-garden). Community gardens, urban farms, school gardens, and small-scale agriculture projects in rural, suburban and urban areas can join the "People's Garden" community.

We invite you to:

- **Join** the People's Garden community.
- **Grow** using sustainable practices that benefit people and wildlife.
- **Teach** about local, resilient food systems.

People's Gardens are marked on a map on the USDA website and may be featured in USDA communications. You'll receive a People's Garden sign to display and learn about People's Garden community information such as webinars.

Sign up at [www.usda.gov/peoples-garden](https://www.usda.gov/peoples-garden)

### Minnesota USDA Farm Service Agency

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**Minnesota Farm  
Service Agency  
State Executive  
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Whitney Place

To find contact information for your local USDA Farm Service  
Agency Office go to: [www.fsa.usda.gov/mn](http://www.fsa.usda.gov/mn)

**Division Leaders:**

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Glenn Schafer

**Minnesota State Committee:**

Eunice Biel, Committee Chairperson  
Hannah Bernhardt, Committee Member  
Kurt Blomgren, Committee Member  
Lisa Brunner, Committee Member  
Tim Velde, Committee Member

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