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## A Note from State Executive Director Laurie Funderburk



### Happy New Year, South Carolina Producers!

As we begin January 2023, I hope that you had the opportunity to enjoy family and friends during the holiday season, and that you are ready to begin the new year renewed and refreshed! The South Carolina FSA has hit the ground running this year, and I have many exciting new updates to share with you. On January 9, 2023, the U.S. Department of Agriculture (USDA) announced additional emergency relief and pandemic assistance through the [Emergency Relief Program \(ERP\) Phase Two](#), the new [Pandemic Assistance Revenue Program \(PARP\)](#) and an update to the [Noninsured Crop Disaster Assistance Program \(NAP\)](#) to reduce barriers for underserved agricultural producers. The ERP Phase 2 and PARP application period is open from January 23, 2023, through June 2, 2023.

On January 10, 2023, [USDA announced updates to several conservation, livestock and crop disaster assistance programs](#) to give more farmers, ranchers, and tribes the opportunity to apply for and access programs that support recovery following natural disasters. Specifically, FSA expanded eligibility and enhanced available benefits for a suite of its programs. These updates will provide critical assistance to producers who need to rebuild and recover after suffering catastrophic losses of production and infrastructure due to natural disasters.

As a final thought, I want to share a few new year “farm resolutions” or things to keep in mind that may help us to serve you, the producer:

- **Be proactive!** Certify your crops within 15 days of planting, rather than waiting until the deadline.
- **Stay in touch with your local FSA office!** Be sure to contact your local FSA office if a disaster affects your farm, document any damage right away with photos and/or videos, and respond as soon as possible when contacted by your FSA office to ensure any actions or paperwork are completed timely.
- **Participate in NASS surveys!** The National Agricultural Statistics Service (NASS) conducts hundreds of surveys each year on agriculture issues and conducts the Census of Agriculture every five years, providing the only source of comprehensive agricultural data in the nation. Be sure you are counted!
- **Lastly, visit USDA sister agencies!** Learn what works best for your farm, and visit other USDA agencies, such as NRCS, for additional programs that may help your farming operation.

Again, I am proud to be a part of an agency focused on serving our nation's farmers and ranchers, and I look forward to working with you in 2023!

**Laurie Slade Funderburk**  
State Executive Director

## USDA Announces Signup for 2023 Assistance for On-Farm Food Safety Expenses for Specialty Crop Growers



The U.S. Department of Agriculture (USDA) reminds specialty crop producers of available assistance to help cover certain costs of complying with regulatory and market-driven food safety certification requirements. Applications for the Food Safety Certification for Specialty Crops (FSCSC) program for eligible 2022 costs are due by Jan. 31, 2023. USDA's Farm Service Agency (FSA) will accept

applications for 2023 costs from Feb. 1, 2023, to Jan. 31, 2024.

FSA is making available up to \$200 million through the FSCSC program, which is part of USDA's broader effort to transform the food system to create a more level playing field for small-scale agricultural operations and a more balanced, equitable economy for everyone working in food and agriculture.

USDA first announced and opened this program for signup in 2022, delivering critical assistance for specialty crop operations, with an emphasis on equity in program delivery while building on lessons learned from the COVID-19 pandemic and supply chain disruptions.

### Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and expenses related to obtaining or renewing a food safety certification in calendar years 2022 and 2023 for certifications issued on or after June 21, 2022. For each year, FSCSC covers a percentage of the specialty crop operation's eligible costs of obtaining or renewing their certification, as well as a portion of their related expenses.

To be eligible for FSCSC, the applicant must:

- Be a specialty crop operation.
- Meet the definition of a small business or very small business.
- Have paid eligible expenses related to certification.

Specialty crop operations may receive assistance for the following costs:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.

FSA calculates FSCSC payments for each category of eligible costs. FSA set a higher payment rate for underserved farmers and ranchers, which includes socially disadvantaged, limited resource, beginning and veteran producers who have a CCC-860 on file with FSA.

FSA will issue payments at the time of application approval for 2022 and after the application period ends for 2023. The 2023 application period opens Feb. 1, 2023, and closes Jan. 31, 2024. If calculated payments exceed the amount of available funding, payments will be prorated.

### **Applying for Assistance**

Interested specialty crop producers can apply by completing the application, [FSA-888](#). The application, along with other required documents, can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. Producers can visit [farmers.gov/service-locator](https://farmers.gov/service-locator) to find their local FSA office. Specialty crop producers can also call 877-508-8364 to speak directly with a USDA employee ready to assist.

Producers can visit [farmers.gov/food-safety](https://farmers.gov/food-safety) for additional program details, eligibility information and forms needed to apply.

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## **USDA Announces Major Program Improvements, Progress, and Investments to Benefit American Farmers, Ranchers, and Producers**

Agriculture Secretary Tom Vilsack announced several major developments at the U.S. Department of Agriculture that will benefit farmers, ranchers and producers across the nation.

Secretary Vilsack announced that USDA continues to make progress in the following areas by:

- Assisting producers facing high input costs to access domestic, innovative fertilizer capacity.
- Improving risk protection for underserved producers.
- Investing in new choices and meat processing capacity for livestock producers.
- Providing relief for producers impacted by disaster and the pandemic.

These programs and efforts are part of the Biden-Harris Administration's commitment to lower costs for producers, increase competition and access to market opportunities, and ensure equity in designing and developing programs to help all producers. Additionally, the announcements are a continuation of the Biden-Harris Administration's focus on targeting assistance based on need, reaching everyone who is eligible, and removing the bureaucratic burden on producers.

### **USDA Moving Forward with Fertilizer Production Expansion Program; Publishes Comments on Importance of Increased Competition**

USDA will soon begin accepting public comments on environmental and related aspects of 21 potentially viable projects to increase fertilizer production across the United States totaling up to \$88 million. These applicants have requested grant funding through the first round of the

Department's newly established [Fertilizer Production Expansion Program](#). This program is one of many ways the Biden-Harris Administration invests in the agricultural supply chain right here at home. Investing in projects to increase fertilizer production will bring production and jobs back to the United States, promote competition and support American goods and services. Under the leadership of President Biden and Vice President Harris, USDA continues to create a competitive, resilient, secure and sustainable economy to support opportunities for local businesses and people across this nation. The Fertilizer Production Expansion Program is a critical part of that effort.

The Department is considering fertilizer production projects in Alabama, Arizona, Colorado, Florida, Iowa, Louisiana, Massachusetts, Minnesota, Missouri, Montana, Ohio, Oregon, Texas, Washington, and Wisconsin. In response to prior feedback requesting more time for public comment on the environmental and related impact of USDA-funded projects, USDA is seeking comments from the public on the following questions and projects pertaining to the National Environmental Policy Act of 1969 (NEPA) and Section 106 of the National Historic Preservation Act of 1966 (NHPA). The 30-day public comment period will close February 8, 2023. Additional information is available at [www.rd.usda.gov/fpep-environmental-review-comments](http://www.rd.usda.gov/fpep-environmental-review-comments).

The Fertilizer Production Expansion Program is part of a whole-of-government effort to promote competition in agricultural markets. USDA has also released a [summary of the comments](#) received through a Request For Information on [Access to Fertilizer: Competition and Supply Chain Concerns](#), which highlights the variety of concerns about the limited competition and dependence of foreign sources for significant amounts of fertilizer.

### **Improving Risk Protection for Beginning, Veteran, Limited Resource and Minority Producers**

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occur due to natural disasters. There is a Congressionally mandated fee waiver for basic coverage for underserved producers. However, a previous set of procedures and regulations created a paperwork burden that stood in the way of many producers taking advantage of the basic coverage option. The recent rule removes barriers and establishes procedures through which an underserved producer with a CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, on file prior to the applicable NAP application closing date will automatically receive basic coverage for any NAP-eligible crops they plant. Underserved producers on file for 2022 will also receive retroactive basic coverage. Like all other covered producers, underserved producers will still need to file a notice of loss and apply for benefits.

In addition to the basic catastrophic level coverage under NAP, producers can buy-up higher levels of coverage by paying a premium. Underserved producers receive a 50 percent discount on any premiums. Producers who are interested in obtaining NAP coverage for 2023 should also contact their local FSA county office for information on eligibility, coverage options and applying for coverage. FSA also plans to target outreach to previous producers of NAP-eligible crops to ensure these producers are aware of their options. For more information, reference our [NAP Fact Sheet](#).

### **USDA Making More Investments in Meat and Poultry Processing**

USDA is investing more than \$12 million to expand independent meat and poultry processing capacity in Ohio, Michigan and Minnesota. Vilsack announced that [Meat and Poultry Processing Expansion Program](#) grants will help fund the following projects:

- In Ohio, International Food Solutions Inc. is receiving \$9,575,250 to help redevelop and expand a vacant building in Cleveland into a plant with the capacity to process 60 million pounds of poultry. The expansion will include cold and dry storage and two processing lines. The project will create 227 good-paying jobs. International Food Solutions is a

woman- and minority-owned business that has produced thousands of prepared meals for K-12 students receiving free and reduced-price school meals.

- In Michigan, grower-owned cooperative Michigan Turkey Producers is receiving \$1,531,204 to help upgrade the hot water system, wastewater treatment facilities and refrigerated trailers to accommodate an expansion at its plant in Grand Rapids. With recent automation upgrades and the continuing expansion made possible by the grant, the plant will be able to add a shift and double its processing capacity to 10 million turkeys annually. The additional capacity also will allow the plant to provide back-up for other facilities of similar size in neighboring states.
- In Minnesota, Benson + Turner Foods Inc. is receiving \$962,954 to build a 6,788-square-foot cattle and hog processing plant on the White Earth Indian Reservation and storefront near Waubun. The grant will help the company achieve its goal of building a sustainable business that benefits the local economy by using locally grown livestock and providing new opportunities for producers to market their products by providing USDA-certified processing for them.

This is in addition to recent announcements of \$74 million in 22 MPPEP projects, \$75 million in grants through the Meat and Poultry Intermediary Lending Program, \$3.9 million in Value Added Producer Grants, and \$5.7 million in Food Supply Chain Loan Guarantees, all supporting meat and poultry processing. These programs are a few of the suite of programs facilitating investment in meat and poultry processing.

### **New Programs to fill gaps in 2020/2021 Natural Disaster Assistance (Emergency Relief Program (ERP) Phase 2) and 2020 Pandemic Assistance (Pandemic Assistance Revenue Program (PARP)).**

USDA is announcing two new programs that wrap-up and fill remaining gaps in previous natural disaster and pandemic assistance. To be eligible for ERP Phase Two, producers must have suffered a decrease in allowable gross revenue in 2020 or 2021 due to necessary expenses related to losses of eligible crops from a qualifying natural disaster event. Assistance will be primarily to producers of crops that were not covered by Federal Crop Insurance or NAP, since crops covered by Federal Crop Insurance and NAP were included in the assistance under ERP Phase One.

To be eligible for PARP, an agricultural producer must have been in the business of farming during at least part of the 2020 calendar year and had a 15% or greater decrease in allowable gross revenue for the 2020 calendar year, as compared to a baseline year.

The ERP Phase 2 and PARP application period is open from January 23, 2023 through June 2, 2023. For more information, producers should contact their local USDA service center or reference the [ERP Phase Two Fact Sheet](#) and [PARP Fact Sheet](#).

USDA touches the lives of all Americans each day in so many positive ways. In 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 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 [usda.gov](https://www.usda.gov).

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## **USDA Expands Eligibility, Enhances Benefits for Key Disaster Programs**

The U.S. Department of Agriculture (USDA) made updates to several conservation, livestock and crop disaster assistance programs to give more farmers, ranchers, and tribes the opportunity to apply for and access programs that support recovery following natural disasters. Specifically, USDA's Farm Service Agency (FSA) expanded eligibility and enhanced available benefits for a suite of its programs. These updates will provide critical assistance to producers who need to rebuild and recover after suffering catastrophic losses of production and infrastructure due to natural disasters.

FSA has updated the following programs: The Emergency Conservation Program (ECP), the Emergency Forest Restoration Program (EFRP), the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP), the Livestock Forage Disaster Program (LFP), the Livestock Indemnity Program (LIP) and the Noninsured Crop Disaster Assistance Program (NAP).

### **Conservation Disaster Assistance Updates**

FSA updated ECP to:

- Allow producers who lease Federally owned or managed lands, including tribal trust land, as well as State land the opportunity to participate.
- Provide advance payments, up to 25% of the cost, for all ECP practices before the restoration is carried out, an option that was previously only available for fence repair or replacement. The cost-share payment must be spent within 60 days.

Additionally, Congress also authorized the Federal government to pay 100% of the ECP and EFRP cost for damage associated with the Hermit's Peak/Calf Canyon Fire in New Mexico. This fire burned over 340,000 acres from April 2022 to June 2022 and was the largest wildfire in recorded history in New Mexico. ECP and EFRP cost-share assistance is typically capped at 75%. This policy change for 100% cost-share applies only to those locations impacted by the Hermit's Peak/Calf Canyon Fire.

ECP and EFRP provide financial and technical assistance to restore conservation practices like fencing, damaged farmland or forests.

### **Livestock Disaster Assistance Updates**

FSA also expanded eligible livestock under ELAP, LFP and LIP. Specifically, horses maintained on eligible grazing land are eligible for ELAP, LFP and LIP. Many family farms and ranches use their forage to raise horses to augment their other agriculture endeavors. FSA recognizes that animals maintained in a commercial agriculture operation, add value to the operation and could be available for marketing from the farm. FSA regulations have been updated to include these animals as eligible livestock

Horses and other animals that are used or intended to be used for racing and wagering remain ineligible.

Ostriches are also now eligible for LFP and ELAP. FSA is making this change because ostriches satisfy more than 50% of their net energy requirement through the consumption of growing forage grasses and legumes and are therefore considered "grazing animals".

This change for ostriches is effective for the 2022 program year for both LFP and ELAP. ELAP requires a notice of loss to be filed with FSA within 30 days of when the loss is first apparent. Because this deadline may have passed for 2022, FSA is extending the deadline for filing notices of loss through March 31, 2023.

LIP and ELAP reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed



and forage. LFP provides benefits for grazing losses due to drought and eligible wildfires on federally managed lands.

### **Noninsured Crop Disaster Assistance**

NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occur due to natural disasters. Basic NAP coverage is equivalent to the catastrophic level risk protection plan of insurance coverage, which is based on the amount of loss that exceeds 50% of expected production at 55% of the average market price for the crop.

Previously, to be eligible for NAP coverage, a producer had to submit an application (Form CCC-471) for NAP coverage on or before the application closing date. For 2022, if a producer has a *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* (Form CCC-860) on file with FSA, it will serve as an application for basic coverage for all eligible crops having a 2022 application closing date and all NAP-related service fees for basic coverage will be waived for these producers.

FSA will notify all eligible producers who already have the CCC-860 certification form on file of their eligibility for NAP basic coverage for 2022. To potentially receive NAP assistance, producers who suffered losses due to natural disasters in 2022 should file an acreage report as well as a notice of loss with the FSA at their local Service Center.

Producers who are interested in obtaining NAP coverage for 2023 and subsequent years should also contact their local FSA county office for information on eligibility, coverage options and applying for coverage.

### **Reporting Losses**

Producers impacted by a natural disaster should report losses and damages and file an application with their [FSA county office](#). Timelines for reporting losses and applying for payments differ by program.

For LIP and ELAP, producers will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For LFP, producers must provide a completed application for payment and required supporting documentation to their FSA office within 30 calendar days after the end of the calendar year in which the grazing loss occurred.

For NAP, producers should contact their local FSA office for guidelines on submitting a notice of loss and filing an acreage certification.

### **More Information**

The updates to these programs build on other Biden-Harris administration efforts to improve disaster assistance programs, including additional flexibility in obtaining Noninsured Crop Disaster Assistance Program (NAP) basic coverage for socially disadvantaged, beginning, limited resource and veteran farmers and ranchers.

Previous enhancement to the ELAP provide program benefits to producers of fish raised for food and other aquaculture species as well as cover above normal expenses for transporting livestock to forage and grazing acres and transport feed to livestock impacted by qualifying drought. And earlier updates to the LIP payment rates better reflect the true market value of non-adult beef, beefalo, bison and dairy animals.

Yesterday, FSA announced it would begin accepting applications for the Emergency Relief Program (ERP) Phase Two and the new Pandemic Assistance Revenue Program (PARP) on Jan. 23, 2023, through June 2, 2023. ERP Phase Two is designed to fill gaps in the delivery of program benefits not covered in ERP Phase One and improves equity in program delivery to underserved

producers. PARP will help address gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses. Learn more in the [Jan. 9, 2023 news release](#).

### **Additional Resources**

On [farmers.gov](#), the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance](#) fact sheet, and [Farm Loan Discovery Tool](#) can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their crop insurance agent. For FSA and Natural Resources Conservation Service programs, contact the local [USDA Service Center](#).

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## **USDA Reminds Producers of Continuous Certification Option for Perennial Forage**

The U.S. Department of Agriculture (USDA) reminds agricultural producers with perennial forage crops of an option to report their acreage once, without having to report that acreage in subsequent years, as long as there are no applicable changes on the farm. Interested producers can select the continuous certification option after USDA's Farm Service Agency (FSA) certifies their acreage report.

An acreage report documents a crop grown on a farm or ranch and its intended uses, including perennial crops like mixed forage, birdsfoot trefoil, chicory/radicchio, kochia (prostrata), lespedeza, perennial peanuts and perennial grass varieties. To access many USDA programs, producers must file an accurate and timely acreage report for all crops and land uses, including failed acreage and prevented planting acreage.

The perennial crop continuous certification process requires a producer to initially complete an acreage report certifying the perennial crop acreage. The producer may select the continuous certification option any time after the crop is certified. Once the continuous certification option is selected, the certified acreage will roll forward annually and does not require additional action on the producer's part in subsequent years unless the acreage report changes.

Once a producer selects continuous certification, then continuous certification is applicable to all fields on the farm for the specific crop, crop type and intended use. If continuous certification is selected by any producers sharing in the crop, then the continuous certification is applicable to fields in which the producer has a share for the specific crop, crop type and intended use.

Producers can opt out of continuous certification at any time. The continuous certification will terminate automatically if a change in the farming operation occurs.

### **How to File a Report**

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.

### More Information

Producers can contact their local FSA office to see if their crops are eligible for continuous certification or to make an appointment. Producers can make an appointment to report acres by contacting their local [USDA Service Center](#).

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## Farmers Can Now Make 2023 Crop Year Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs

Agricultural producers can now change election and enroll in the [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage](#) programs for the 2023 crop year, two key safety net programs offered by the U.S. Department of Agriculture (USDA). Signup began Oct. 17, 2022, and producers have until March 15, 2023, to enroll in these two programs. Additionally, USDA's Farm Service Agency (FSA) has started issuing payments totaling more than \$255 million to producers with 2021 crops that have triggered payments through ARC or PLC.

### 2023 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2023 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election change for 2023, they must sign a new contract.

If producers do not submit their election by the March 15, 2023 deadline, their election remains the same as their 2022 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the farm.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

### Web-Based Decision Tools

In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- [Gardner-farmdoc Payment Calculator](#), a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
- [ARC and PLC Decision Tool](#), a tool available through Texas A&M that allows producers to obtain basic information regarding the decision and factors that should be taken into consideration such as future commodity prices and historic yields to estimate payments for 2022.

## 2021 Payments and Contracts

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. This month, FSA processed payments to producers enrolled in 2021 ARC-CO, ARC-IC and PLC for covered commodities that triggered for the crop year.

For ARC-CO, producers can view the [2021 ARC-CO Benchmark Yields and Revenues](#) online database, for payment rates applicable to their county and each covered commodity. For PLC, payments have triggered for rapeseed and peanuts.

For ARC-IC, producers should contact their local FSA office for additional information pertaining to 2021 payment information, which relies on producer-specific yields for the crop and farm to determine benchmark yields and actual year yields when calculating revenues.

## By the Numbers

In 2021, producers signed nearly 1.8 million ARC or PLC contracts, and 251 million out of 273 million base acres were enrolled in the programs. For the 2022 crop year signed contracts surpassed 1.8 million, to be paid in the fall of 2023, if a payment triggers.

Since ARC and PLC were first authorized by the 2014 Farm Bill and reauthorized by the 2018 Farm Bill, these safety-net programs have paid out more than \$34.9 billion to producers of covered commodities.

## Crop Insurance Considerations

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

## More Information

For more information on ARC and PLC, visit the [ARC and PLC webpage](#) or contact your local [USDA Service Center](#).

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## Filing CCC-941 Adjusted Gross Income Certifications

If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, *Adjusted Gross Income Certification*.

If you don't have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.

FSA can accept the CCC-941 for 2018, 2019, 2020, 2021, and 2022. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.

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## **USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers**

*Free basic coverage available for new and underserved loan applicants*

Producers who apply for Farm Service Agency (FSA) farm loans will be offered the opportunity to enroll in the Noninsured Crop Disaster Assistance Program (NAP). NAP is available to producers who grow noninsurable crops and is especially important to fruit, vegetable, and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered "specialty" crops include vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

Producers can also protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage include American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

NAP coverage is not limited to FSA borrowers, beginning, limited resource, or underserved farmers. Any producer who grows eligible NAP crops can purchase coverage. To learn more, visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap) or [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans).

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## **USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators**

*Options Help More Beginning, Small and Urban Producers Gain Access to Credit*

Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers. EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for loans of

up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

For more information about the available types of FSA farm loans, visit [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans).

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## Applying for FSA Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for direct farm ownership loans is \$600,000 and the maximum loan amount for direct operating loans is \$400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

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## Tree Assistance Program

If you're an orchardist or nursery tree grower who experienced losses from natural disasters during calendar year 2023, you must submit a TAP application either 90 calendar days after the disaster event or the date when the loss is apparent.

TAP provides financial assistance to help you replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters.

Eligible tree types include trees, bushes or vines that produce an annual crop for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees that are produced for commercial sale. Trees used for pulp or timber are ineligible.

To qualify for TAP, orchardists must suffer a qualifying tree, bush or vine loss in excess of 15 percent mortality from an eligible natural disaster, plus an adjustment for normal mortality. The eligible trees, bushes or vines must have been owned when the natural disaster occurred; however, eligible growers are not required to own the land on which the eligible trees, bushes and vines were planted.

If the TAP application is approved, the eligible trees, bushes and vines must be replaced within 12 months from the date the application is approved. The cumulative total quantity of acres planted to trees, bushes or vines, for which you can receive TAP payments, cannot exceed 1,000 acres annually.

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## South Carolina Farm Service Agency

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