



U.S. DEPARTMENT OF AGRICULTURE

USDA News - Lone Star State Edition - April 26, 2023

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**From the FSA State Executive Director**

FSA continues to roll out programs to support the resilience of agricultural producers across the nation, and right here at home in Texas.

Signup for the Emergency Relief Program Phase Two (ERP2) and the Pandemic Assistance Revenue Program (PARP) continues. Recently, a [myth busters blog](#) issued by FSA Administrator Zach Ducheneaux was published to dispel some misconceptions on applying for both programs. I encourage you to take a look at the blog. You can also [hear from two producers in Hill County, TX](#), who applied for both programs, discuss how straightforward the process was for them. June 2 is the deadline to apply for both ERP2 and PARP. Please don't hesitate to reach out to your local office for more information and help completing your application.



[Grasslands Conservation Reserve Program](#) (CRP) signup began on April 17. Grasslands CRP helps producers and landowners protect grasslands from conversion while enabling haying and grazing activities to continue. Lands enrolled support haying and grazing operations and promote plant and animal biodiversity. Producers and landowners can make offers for this program until May 26.

In March, FSA announced additional assistance for distressed FSA farm loan borrowers. This assistance includes a combination of planned additional automatic or semi-automatic payments and changes to FSA procedures to rebalance the loan-making risk tolerance, which has been too focused on minimizing delinquencies. More details about eligibility will be provided directly to impacted borrowers.

These programs and more are covered in this month's newsletter. If you have any questions, reach out to your local office FSA for more information.

Sincerely,

Kelly Adkins  
State Executive Director  
Farm Service Agency - Texas

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**From the NRCS State Conservationist**



Climate change presents real threats to U.S. agricultural production, forest resources, and rural economies. Farmers, ranchers, and foresters are experiencing climate impacts first-hand through shifting weather patterns and increasingly frequent storms, floods, drought, and wildfire. Through the Inflation Reduction Act (IRA), farmers, ranchers, and forest landowners can play an important role in contributing to climate solutions by reducing their on-farm emissions and enhancing carbon sequestration.

The Natural Resources Conservation Service (NRCS) provides financial assistance and technical support to assist producers and landowners in implementing agriculture and forestry mitigation activities to deliver quantifiable reductions in greenhouse gas emissions and increase carbon sequestration through [climate-smart mitigation activities](#). The IRA is providing an additional \$19.5 billion over five years for climate smart agriculture through several of the conservation programs that NRCS implements including the Environmental Quality Incentives Program (EQIP), Conservation Stewardship Program (CSP), Agricultural Conservation Easement Program (ACEP) and Regional Conservation Partnership Program (RCPP).

The increased funding levels begin in fiscal year 2023 and rapidly build over four years. These funds will provide direct climate mitigation benefits and will expand access to financial and technical assistance for producers to advance conservation on their farm, ranch, or forest land.

Voluntary conservation works, and NRCS is committed to working with farmers, ranchers, and forest landowners through conservation planning and conservation programs to address resource concerns to achieve critical environmental benefits through voluntary conservation efforts. For more information, contact your [local field office](#).

USDA recently announced details of a [\\$75 million investment in conservation assistance](#) for producers transitioning to organic production. As part of the multi-agency [Organic Transition Initiative \(OTI\)](#), NRCS is dedicating financial and technical assistance to a new organic management standard.

Through the OTI, NRCS will help producers adopt the new organic management standard, which allows flexibility for producers to receive the assistance and education they need to transition to organic. It also supports conservation practices required for organic certification and may provide income reimbursement for the predictable dips in production that may occur during the transition period.

[NRCS is taking applications until June 2, 2023, for the National Water Quality Initiative \(NWQI\)](#). Offered through the Environmental Quality Incentives Program (EQIP), NWQI is designed to improve water quality by helping individual agriculture producers take actions to reduce runoff of sediment, nutrients, and pathogens into surface waters where the water quality is a critical concern. NWQI is being offered in four priority Hydrologic Unit Code-12 (HUC-12) watershed areas: Aransas River, Big Elm Creek, Lake Lavon, and Lampasas River.

USDA awarded \$12 million in cooperative agreements for [49 projects](#) that expand access to conservation technical assistance for livestock producers and increase the use of conservation practices on grazing lands. Through the Grazing Lands Conservation Initiative (GLCI), the project priorities included addressing local natural resource concerns, using

climate-smart agriculture and forestry practices and principles, encouraging existing and new partnerships through emphasizing equity in advancing the resource needs of underserved communities, and identifying and implementing strategies to quantify, monitor, report on, and verify conservation benefits associated with grazing management systems. Four projects were selected to assist livestock producers in Texas.

Sincerely,

Kristy Oates  
State Conservationist  
Natural Resources Conservation Service - Texas

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

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 Announces Additional Assistance for Distressed Farmers Facing Financial Risk**

The U.S. Department of Agriculture (USDA) today announced that beginning in April it will provide approximately \$123 million in additional, automatic financial assistance for qualifying farm loan program borrowers who are facing financial risk, as part of the \$3.1 billion to help distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act (IRA). The announcement builds on financial assistance offered to borrowers through the same program in October 2022.

The IRA directed USDA to expedite assistance to distressed borrowers of direct or guaranteed loans administered by USDA's Farm Service Agency (FSA) whose operations face financial risk. For example, in the October payments, farmers that were 60 days delinquent due to challenges like natural disasters, the pandemic or other unexpected situations were brought current and had their next installment paid to give them breathing room.

In October 2022, [USDA provided approximately \\$800 million](#) in initial IRA assistance to more than 11,000 **delinquent direct and guaranteed borrowers** and approximately 2,100 borrowers who had their farms liquidated and still had remaining debt. USDA shared that it would conduct case-by-case reviews of about 1,600 complex cases for potential initial relief

payments, including cases of **borrowers in foreclosure or bankruptcy**. These case-by-case reviews are underway.

At the same time in October 2022, USDA announced that it anticipated payments using separate pandemic relief funding totaling roughly \$66 million on over 7,000 direct loans to borrowers who used the USDA Farm Service Agency's **disaster-set-aside** option during the COVID-19 pandemic. The majority of these payments have been processed and USDA anticipates it will complete all such payments in April 2023.

### **New Assistance for Distressed Borrowers**

FSA intends to provide the new round of relief starting in April to additional distressed borrowers. This will include approximately \$123 million in automatic financial assistance for qualifying Farm Loan Program (FLP) direct loan borrowers who meet certain criteria. Similar to the automatic payments announced in October 2022, qualifying borrowers will receive an individual letter detailing the assistance as payments are made. Distressed borrowers' eligibility for these new categories of automatic payments will be determined based on their circumstances as of today. More information about the new categories that make up the \$123 million in assistance announced today and the specific amount of assistance a distressed borrower receives can be found described in this fact sheet, [IRA Section 22006: Additional Automatic Payments, Improved Procedures, and Policy Recommendations](#).

To continue to make sure producers are aware of relief potentially available to them, all producers with open FLP loans will receive a letter detailing a new opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their FLP loans, such as taking on more debt, selling property or cashing out retirement accounts. The letter will provide details on eligibility, the specific types of actions that may qualify for assistance, and the process for applying for and providing the documentation to seek that assistance.

These steps are part of a process USDA announced along with the October payments that is focused on assisting borrowers unable to make their next scheduled installment. Earlier this year, all borrowers should have received a letter detailing the process for seeking this type of assistance even before they become delinquent. Borrowers who are within two months of their next installment may seek a cashflow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility.

### **Tax Resources**

USDA will continue to work with the Department of Treasury to help borrowers understand the potential tax implications from the receipt of an IRA payment, including that options may be available to potentially avoid or alleviate any tax burden incurred as a result of receiving this financial assistance.

In early April, USDA will send a specific set of revised tax documents, educational materials and resources to borrowers that received assistance in 2022, including a link to a webinar hosted by a group of farm tax experts to provide education on the options available. USDA cannot provide tax advice and encourages borrowers to consult their own tax professional, but FSA is providing educational materials for borrowers to be aware of the options. USDA has tax-related resources available at [farmers.gov/taxes](https://farmers.gov/taxes).

## Improved Procedures and Policy Recommendations

FSA is finalizing changes to its policy handbooks to remove unnecessary hurdles, improve loan making and loan servicing and provide more flexibility on how loans are structured to maximize the opportunities for borrowers. Additional details on those changes can be found in the linked fact sheet and are the start of a broader set of process enhancements. The fact sheet also provides information on the eight, no-cost legislative proposals included in the Fiscal Year 2024 President's Budget that are designed to improve the borrower experience.

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 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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## USDA Announces Grassland Conservation Reserve Program Signup for 2023

The U.S. Department of Agriculture (USDA) announced that agricultural producers and private landowners can begin applying for the Grassland Conservation Reserve Program (CRP) signup starting **April 17 through May 26, 2023**. Among CRP enrollment opportunities, Grassland CRP is unique as a *working lands program*, allowing producers and landowners to continue grazing and haying practices while protecting grasslands and promoting plant and animal biodiversity and conservation.

Protecting grasslands with CRP not only benefits participants with annual rental payments and cost share assistance; it also contributes positively to the economy of many regions, builds biodiversity, and provides important carbon sequestration benefits to deliver lasting climate outcomes.

More than 2.4 million acres were enrolled 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, the USDA's Farm Service Agency (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.
- Enhanced offers with 10 additional ranking points to producers and landowners who are historically underserved, including beginning farmers and military veterans.

- Leverage the [Conservation Reserve Enhancement Program](#) (CREP) to engage historically underserved communities Tribal Nations in the Great Plains.

## **Other CRP Signups**

### **General CRP**

[General CRP signup closed on April 7](#). The program helps producers and landowners establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality and enhance wildlife habitat on cropland. Additionally, General CRP includes a Climate-Smart Practice Incentive to help increase carbon sequestration and reduce greenhouse gas emissions by helping producers and landowners establish trees and permanent grasses, enhance wildlife habitat, and restore wetlands.

### **Continuous CRP**

Under [Continuous CRP](#), producers and landowners can enroll in CRP 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. The Climate-Smart Practice Incentive is also available in the Continuous signup.

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 Initiative CLEAR30 Initiative, which was originally piloted in twelve states but has been expanded nationwide, allowing producers and landowners to enroll in 30-year CRP contracts for water quality practices.

## **How to Sign Up**

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 their deadlines.

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

## **More Information**

Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits.

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 [usda.gov](https://usda.gov).

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

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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# USDA Encourages Rice Farmers to Prepare for new Rice Production Program

The U.S. Department of Agriculture (USDA) previewed plans to provide up to [\\$250 million in assistance](#) to rice farmers and what steps they can take to be prepared to sign up when the program is released later this spring. USDA is sharing information early so producers can prepare for program signup, which will include a pre-filled application in an effort to simplify and streamline the application process.

On Dec. 29, 2022, President Biden signed into law H.R. 2617, the Consolidated Appropriations Act, 2023, which provided the authority and funding for USDA to make payments to rice producers based on data already on file with the USDA, including planted acres and acres prevented from being planted.

## What Farmers Can Do Now

The full details of the program and application will not be available until after a Notice of Funding Availability is published later this year in the Federal Register. But there is something farmers can do right now to be better prepared for the signup, if they qualify for a higher payment limitation.

The payment limitation for the program is set by law and is higher if the farmer's average adjusted gross farm income (income from activities related to farming, ranching, or forestry) is more than 75% of their average adjusted gross income (AGI). Specifically, a person or legal entity with adjusted gross farm income of less than 75% of their overall AGI, cannot receive, directly or indirectly, more than \$125,000 in payments. AGI is based on the three taxable years preceding the most immediately preceding complete tax year. Farmers with 75% or more AGI from farming qualify for a \$250,000 payment limit.

Rice farmers may visit their local county office to submit the appropriate form and certification (FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs*), if they qualify for and want to seek the higher payment limit and get part of the paperwork done early. Farmers will still have a chance to fill out the AGI form during signup as well. The form should be filled out for the 2022 crop year.

## Planned Application Process

After the official notice is published later this year, USDA's Farm Service Agency (FSA) plans to mail prefilled applications to producers using information on file with USDA's Risk Management Agency (RMA) or FSA, as reported by rice producers through their crop insurance agents or FSA county office. This streamlined application process will reduce the burden on producers and minimize errors due to manual data entries on the application form. More information will be provided when FSA announces the signup period in the coming weeks.

## Program Payments

As directed by the omnibus legislation, FSA will calculate Rice Production Program (RPP) payments by multiplying the payment rate, individual average actual production history (APH), as reported to RMA, or county yield and an amount of certified rice acres determined by the

number of planted acres and acres that were prevented from being planted. FSA plans to issue an initial payment to eligible farmers soon after applications are returned and a final payment after the sign-up has closed. Details on these procedures and the initial payment rate will be in the future notice.

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## **FSA Offers Safety Net Programs for Honeybee Producers**

The Farm Service Agency (FSA) administers two programs that have specific safety net benefits for producers of honeybees and honey. The Noninsured Crop Disaster Assistance Program (NAP) and the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) assist producers when disasters impact honey production or damage or destroy colonies, hives or honeybee feed.

NAP is designed to reduce financial losses when natural disasters result in lower yields or crop losses, including honey. NAP coverage is equivalent to catastrophic insurance, meaning it covers up to 50 percent of a producer's normal yield (must have at least a 50 percent loss) at 55 percent of the average market price. The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production.

The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

You must apply for NAP coverage by Dec. 31 prior to the year for which you're seeking coverage.

ELAP covers colony losses, honeybee hive losses (the physical structure) and honeybee feed losses in instances where the colony, hive or feed has been destroyed by a natural disaster or, in the case of colony losses, because of Colony Collapse Disorder. Colony losses must be in excess of normal mortality.

Both the NAP and ELAP programs required you to report the number of colonies you have in production to FSA by Jan. 2, 2023. You must notify FSA within 30 calendar days of changes in the total number of colonies or when honeybees are moved to another county.

For both programs, you must notify FSA within 15 calendar days of when a loss occurs or from when the loss is apparent.

To learn more about programs for honey and honeybee producers, contact your local USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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

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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## USDA Develops Simplified Direct Loan Application to Improve Customer Service

The U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form will be available starting March 1, 2023.

Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](https://farmers.gov/farm-loan-assistance-tool) and clicking the 'Get Started' button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.

The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements that are anticipated to launch in 2023 include:

- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to [provide relief to qualifying distressed borrowers](#) while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available

options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting their [local USDA Service Center](#).

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## USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service

The U.S. Department of Agriculture (USDA) launched a new online tool to help farmers and ranchers better navigate the farm loan application process. This uniform application process will help to ensure all farm loan applicants receive equal support and have a consistent customer experience with USDA's Farm Service Agency (FSA) regardless of their individual circumstances.

USDA experiences a high rate of incomplete or withdrawn applications, particularly among underserved customers, due in part to a challenging and lengthy paper-based application process. The Loan Assistance Tool is available 24/7 and gives customers an online step-by-step guide that supplements the support they receive when working in person with a USDA employee, providing materials that may help an applicant prepare their loan application in one tool.

Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](https://farmers.gov/farm-loan-assistance-tool) and clicking the 'Get Started' button. From here they can follow the prompts to complete the Eligibility Self-Assessment and start the farm loan journey. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

The Loan Assistance Tool is the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements and tools that are anticipated to launch in 2023 include:

- A streamlined and simplified direct loan application, reduced from 29 pages to 13 pages.
- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

### Background

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, 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 loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

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## Join us for the People's Garden webinar series!

The People's Garden webinar series will begin on April 26 at 3 p.m. ET and will feature experts from USDA and beyond who will share planting tips and resources that benefit community gardens. We'll also share on-the-ground stories of gardens making a difference by growing fresh, nutritious food for their communities. Webinars will be recorded and available for viewing on our website.

Register for the April 26 webinar and preview topics for upcoming monthly webinars at [People's Garden Webinars | USDA](#)

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## Upcoming Events

**May 25**

[Texas NRCS Quarterly Watershed Program Update](#)

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### USDA in Texas



#### Farm Service Agency

##### State Executive Director

Kelly Adkins

##### State Committee

Debra Barrett, Committee Chair

Armando Mandujano

Angie Martin

Wesley Ratcliff

Cody Scogin

#### Natural Resources Conservation Service

##### State Conservationist

Kristy Oates

#### Risk Management Agency

##### Regional Director

Jim Bellmon