Virginia October Newsletter Articles and Updates - October 2023

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

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FSA State Director Message

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Dr. Ronald M. Howell, Jr., FSA State Executive Director

NRCS State Conservationist's Message

One job that's underway and almost complete at Virginia NRCS is the examination and evaluation of all the responses we gleaned from 2023's round of Local Work Group meetings. People occasionally ask me how the agency regards these reports and I always respond that LWGs are the very best way for producers and landowners to let their voices be heard by NRCS' top Virginia managers.

Here's an abbreviated list of some of the important things LWGs help us do:

- Assist us with the locally led conservation process
- Provide feedback to our State Technical Committee
- Identify target conservation areas and resource concerns
- Determine critical conservation factors
- Identify new conservation practices and funding needs
- Identify needs for new field offices
- Make decisions on which outreach events to attend
- Determine how both we and the state can leverage resources to target positive conservation outcomes.

The questions we pose to the LWGs change slightly every year, with last year's highlighting emerging conservation issues within communities and how to effectively manage them. We don't, however, limit LWG input to the topics addressed by the questions. LWGs are basically a way for you to sit in meetings with us and expose us to your point of view.

When the season for the next round of LWGs arrives in the spring, I urge everyone to inquire at their local field office about participating.

And I thank you again for your support as part of this process and for helping us continue to prioritize our conservation efforts here in Virginia.

Dr. Edwin Martinez Martines, NRCS Stare Conservationist

RD State Director Message

Owning Our Identity as Rural Virginians

Agriculture is just one chapter in the rich story of American cooperatives. Virginia communities rely on them for almost every service imaginable from power and fuel to insurance and financial services. As I've traveled across the commonwealth, I have personally seen the numerous benefits they provide to producers, businesses and families.

Cooperatives don't just exist to generate a profit. They also bring people together for the good of the entire population. National Cooperative Month is a great time to celebrate the success of this trusted and time-tested business model and highlight USDA Rural Development's partnership with and investments in the success of these organizations. Over the years, we've helped electric and telecommunications cooperatives install smart grid technologies and connect people to high-speed internet and collaborated with credit unions to provide capital for business development.

Our team has also provided resources to help numerous farmers along the way. The Southside Virginia Fruit and Vegetable Producers Association started small with a few producers looking to attract bigger buyers and is now growing by about 25 percent annually with over one million in sales this past year. Rural Business Development Grants helped to fund their first refrigerated truck and a walk-in cooler to expand the group's capacity to sell produce up and down the east coast.

This year's theme, "Owning Our Identity," highlights the thousands of cooperative members in this state whose knowledge and participation are essential to each group's success. Visit our website to get the rest of this grower story and learn more about available cooperative resources. You can also call our Business and Cooperative Programs team at 540-319-6468 to start a conversation on how we can help your organization and community thrive.

Perry Hickman, RD State Director

Virginia State FSA Office Is Hiring

The Virginia State Farm Service Agency (FSA) office in Richmond, VA is hiring Pathways Interns. The deadline to apply is October 31, 2023.

Duties include general office activities supporting FSA programs administered at the field level. Successful applicants must be reliable, have a professional attitude and enjoy working with the public.

If you know of someone who might be interested, please share this information with them. Here are the direct links to the positions with information on how to apply: https://www.usajobs.gov/job/753077100 and https://www.usajobs.gov/job/753096900.

Applications must be completed through USAJOBS no later than close of business October 31, 2023.

Contact Sherina Logan at 804-287-1512 if you have specific questions regarding the position.

Applying for NAP Payments

The Noninsured Crop Disaster Assistance Program (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.

In order to participate, you must obtain NAP coverage for the crop year by the applicable deadline using form CCC-471 "Application for Coverage" and pay the service fee. Application closing dates vary by crop. Producers are also required to submit an acceptable crop acreage report. Additionally, NAP participants must provide:

- The quantity of all harvested production of the crop in which the producer held an interest during the crop year
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended
- Acceptable crop production records (when requested by FSA)

Producers who fail to report acreage and production information for NAP-covered crops could see reduced or zero NAP assistance. These reports are used to calculate the approved yield.

If your NAP-covered crops are affected by a natural disaster, notify your FSA office by completing Part B of form CCC-576 "Notice of Loss and Application for Payment." This must be completed within 15 calendar 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.

To receive benefits, you must also complete Parts D, E, F and G of the CCC-576 "Notice of Loss and Application for Payment" within 60 days of the last day of coverage for the crop year for any NAP covered crops. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

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 County USDA Service Center or visit fsa.usda.gov/nap.

Submitting Production Losses for Disaster Declarations

Farmers and ranchers know all too well that natural disasters can be a common, and likely a costly, variable to their operation. The Farm Service Agency (FSA) has emergency assistance programs to provide assistance when disasters strike, and for some of those programs, a disaster designation may be the eligibility trigger. When natural disaster occurs, there is a process for requesting a USDA Secretarial disaster designation for a county. You can play a vital role in this process.

If you have experienced a production loss as a result of a natural disaster, you may submit a request to your local FSA county office for your county to be evaluated for a Secretarial disaster designation. Once a request is received, the county office will collect disaster data and create a Loss Assessment Report. The County Emergency Board will review the Loss Assessment Report and determine if a recommendation is sent forward to the U.S. Secretary of Agriculture for the designation.

For more information on FSA disaster programs and disaster designations, contact your County USDA Service Center at or visit <u>fsa.usda.gov/disaster</u>.

Overview of Emergency Disaster Declarations and Designations

Farmers and ranchers know all too well that natural disasters can be a common, and likely a costly, variable to their operation. The Farm Service Agency (FSA) has emergency assistance programs to provide assistance when disasters strike, and for some of those programs, a disaster designation may be the eligibility trigger.

FSA administers four types of disaster designations.

USDA Secretarial Disaster Designation

- The designation process can be initiated by individual farmers, local government officials, State governors, State agriculture commissions, tribal councils or the FSA State Executive Director
- This designation is triggered by a 30-percent or greater production loss to at least one crop because of a natural disaster, or at least one producer who sustained individual losses because of a natural disaster and is unable to obtain commercial financing to cover those losses
- In 2012, USDA developed a fast-track process for disaster declarations for severe
 drought. This provides for a nearly automatic designation when, during the growing
 season, any portion of a county meets the D2 (Severe Drought) drought intensity
 value for eight consecutive weeks or a higher drought intensity value for any length of
 time as reported by the U.S. Drought Monitor (http://droughtmonitor.unl.edu)

Administrator's Physical Loss Notification

- This designation is initiated by the FSA State Executive Director.
- The designation is triggered by physical damage and losses because of a natural disaster, including but not limited to dead livestock, collapsed buildings, and destroyed farm structures.

Presidential Designation

- A Presidential major disaster designation and emergency declaration is initiated by the Governor of the impacted state through the Federal Emergency Management Agency (FEMA).
- This designation is triggered by damage and losses caused by a disaster of such severity and magnitude that effective response is beyond the capability of the State and local governments.

Quarantine Designation

- This designation is requested of the Secretary of Agriculture by the FSA State Executive Director.
- A quarantine designation is triggered by damage and losses caused by the effects of a plant or animal quarantine approved by the Secretary under the Plant Protection Act or animal quarantine laws.

All four types of designations immediately trigger the availability of low-interest Emergency loans to eligible producers in all primary and contiguous counties. FSA borrowers in these counties who are unable to make their scheduled payments on any debt may be authorized to have certain set asides. Additional disaster assistance requiring a designation may also be provided by new programs in the future.

For more information on FSA disaster programs and disaster designations, contact your County USDA Service Center at or visit fsa.usda.gov/disaster.

Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program (ELAP)

ELAP provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible losses include:

- Livestock grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought and additional cost associated with gathering livestock to treat for cattle tick fever.
- Honeybee loss of purchased feed due to an eligible adverse weather event, cost of
 additional feed purchased above normal quantities due to an eligible adverse weather
 condition, colony losses in excess of normal mortality due to an eligible weather event
 or loss condition, including CCD, and hive losses due to eligible adverse weather.
- **Farm-Raised Fish** death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.

If you've suffered eligible livestock, honeybee, or farm-raised fish losses during calendar year 2023, you must file:

- 1. A notice of loss within 30 calendar days after the loss is apparent (15 days for honeybee losses)
- 2. An application for payment by Jan. 30, 2024

Weather the Storm: FEMA Mobile App Provides Weather Alerts and Safety Tips

USDA offers programs to help producers recover from disasters; FEMA can help you prepare ahead of time.

The Federal Emergency Management Agency (FEMA) has a free mobile app that explains what to do before, during and after emergencies. The app is available for download for Apple, Android and Blackberry mobile devices.

Download the app to:

- Receive alerts from the National Weather Service for up to five locations
- Get safety reminders, read tips to survive natural disasters and customize your emergency checklist
- Locate open shelters and where to talk to FEMA in person (or on the phone)
- Upload and share your disaster photos to help first responders.

For more information about the FEMA app, visit fema.gov/mobile-app. To download the FEMA app from the Apple Store visit itunes.apple.com/us/app/fema/id474807486?mt=8. To download the FEMA app on Google Play for Android visit:

play.google.com/store/apps/details?id=gov.fema.mobile.android&hl=en

Ask the Expert: A Q&A on Farm Storage Facility Loans

In this Ask the Expert, Toni Williams answers questions about how Farm Storage Facility Loans (FSFLs) provide low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Manager for FSFLs at the Farm Service Agency (FSA).

Toni has worked for FSA for more than 32 years and is responsible for providing national policy and guidance for Farm Storage Facility Loans.

What are Farm Storage Facility Loans?

Farm Storage Facility Loans provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.

The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.

Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.

To read the full blog visit <u>farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams</u>.

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 an producer selects continuous certification, then continuous certification is appliable 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 appliable 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 <u>USDA Service Center</u>.

Know your Final Planting Dates

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

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

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 <u>your local USDA Service Center</u>.

Submit Loan Requests for Financing Early

The Farm Loan team is already working on operating loans for spring 202# and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Maintaining Good Credit History

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
 - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt

- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your County USDA Service Center or visit <u>fsa.usda.gov</u>.

Virginia Included in \$70M USDA Outreach Effort

The U.S. Department of Agriculture (USDA) is investing \$70 million in partnerships that will improve outreach to historically underserved producers and communities to expand access to conservation assistance as well as career opportunities. USDA's Natural Resources Conservation Service (NRCS) has announced the selection of 139 projects for one- to three-year engagements that encourage participation in NRCS programs, especially in underserved communities and among urban and small-scale producers. Projects will extend outreach to producers who are beginning, limited resource, socially disadvantaged, and veterans, and will highlight opportunities for students to pursue careers in agriculture, natural resources and related sciences.

Virginia residents will have the opportunity to participate in several national projects as well as these six others, which will be available in more limited areas:

Africultures: This is an education and outreach initiative applicable to small, beginning, historically underserved and military veteran agricultural producers. Areas of the state designated for particular focus are northern Virginia, the Tidewater/Hampton Roads area, Southside Virginia and the central Piedmont. Our partner organization is Africultures, an international nonprofit with a focus on improving food security in Africa. The project was funded with \$246,337.

Farm Until We Grow: Is a grassroots initiative to encourage historically underserved farmers in adopting climate-smart conservation practices and to foster closer cooperation with NRCS. Our partner is MAD Krew Worldwide and the project was funded with \$239,844. Only residents of designated cities and counties in the Tidewater area will be eligible.

Groundwork RVA: This \$684,555 project is specifically designed to improve access to healthy foods for residents of Richmond's Hillside Court community. Local residents will be provided with raised beds and instruction in gardening to support home vegetable growing,

Panhandle All Care Services: Virginia is one of 11 southern states included in this \$674,369 effort led by Panhandle that will conduct outreach and technical assistance events designed for beginning and minority farmers. The aims are to increase participation in NRCS and USDA programs, to provide information on how to farm in a conservation-oriented environment and to conduct demonstrations of eco-friendly farming.

Rural Advancement Foundation: The Foundation and its partners will conduct regionally appropriate outreach designed to introduce approximately 1,000 additional producers to NRCS programs in six southern states. It's funded with \$696,664 and will center on climatesmart production practices and conservation planning.

Virginia Tech: This \$696,703 award to Tech will finance a project that aims to create and stimulate a native seed production industry in economically distressed sections of the southern Piedmont.

For more information on these projects, the national projects and other USDA outreach efforts, please access the <u>official USDA announcement</u> or speak with an NRCS employee at your local USDA field office.

Selected Interest Rates for October	
90-Day Treasury Bill	5.5%
Farm Operating Loans — Direct	5.25%
Farm Ownership Loans — Direct	5.25%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.5%
Emergency Loans	3.57%



Virginia FSA State Office

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Phone: 804-287-1503 Fax: 855 -621-5866

Office Hours 7:30 a.m. - 4:30 p.m.

Dr. Ronald M. Howell, Jr. State Executive Director

Farm Storage Facility Loans - (7 years)

Commodity Loans 1996-Present

Sherina Logan Administrative Officer 4.375%

6.375%

Dorine Ross Chief Farm Loan Programs

H.L. Kellam **Rodney Young Chief Farm Programs**

Diane Lenoir-Giles Public Relations/Outreach Specialist

CONTACT US:

Farm Service Agency Natural Resources Conservation Service Risk Management Agency Service Center Locator











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