



## Wisconsin Farm Service Agency - February 2024

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## Dates to Remember

**February 19, 2024:** USDA Service Centers Closed in Observance of Washington's Birthday.

**February 29, 2024:** [RMA Livestock Roadshow](#) - presentations on federal livestock insurance programs, FSA resources, and farm succession/estate planning.

**February 29, 2024:** Final Deadline to Submit Application for Payment for 2023 losses for the [Livestock Indemnity Program \(LIP\)](#)

**March 15, 2024:** Final Sign Up Deadline for [Agriculture Risk Coverage and Price Loss Coverage \(ARC/PLC\) Programs](#).

**March 15, 2024:** [Noninsured Crop Disaster Assistance Program \(NAP\)](#) Deadline for Spring Planted Annual Crops

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# USDA Now Accepting Farm Loan Payments Online

The U.S. Department of Agriculture (USDA) announced today that most farm loan borrowers will soon be able to make payments to their direct loans online through the Pay My Loan feature on [farmers.gov](https://farmers.gov) in early February. Pay My Loan is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, especially for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.

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

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

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

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

- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- A [simplified direct loan paper application](#), which reduced loan applications by more than half, from 29 pages to 13 pages.

## More Information

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 Service Centers Provide Free, One-on-One Help for Farmers

At USDA, we are committed to helping farmers complete loan applications, environmental reviews, and other paperwork free of charge. One-on-one support is available at more than 2,300 USDA Service Centers nationwide. USDA's Farm Service Agency and Natural Resources Conservation Service staff are usually co-located at these Service Centers and can help guide farmers to the best USDA assistance based on their unique goals, whether it is loans, conservation programs, or insurance.

Service Center staff can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer. Language translation service is available in all USDA Service Centers, so one-on-one assistance with a Service Center employee can be translated in real time for farmers requiring it. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

### Farmers who work with the USDA Service Center can:

- Establish their farm by registering for a farm number, which is required for USDA programs and assistance.
- Learn how to meet conservation compliance provisions.
- Verify eligibility for USDA programs.
- Discuss their business and conservation goals.
- Create a conservation plan.
- Fill out and file loan and program applications.

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## Current FSA Loan Interest Rates

Current loan rates as of February 1, 2024.

### Farm Loan Interest Rates:

Farm Operating - Direct	5.125%
Farm Operating - Microloan	5.125%
Farm Ownership - Direct	5.375%
Farm Ownership - Microloan	5.375%
Farm Ownership - Direct, Joint Financing	3.375%

Farm Ownership - Down Payment	1.500%
Emergency - Amount of Actual Loss	3.750%

**Farm Storage Facility Loans (FSFL):**

3-year FSFL	4.125%
5-year FSFL	3.875%
7-year FSFL	4.000%
10-year FSFL	4.000%
12-year FSFL	4.000%

Please visit the [Farm Loan Program](#) webpage for more information.

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## **Reminder: Insurance Linkage Requirements for Payments Received Through the Emergency Relief Program**

Producers who received an Emergency Relief Program (ERP) payment for crop production and/or quality losses occurring in 2020, 2021, or 2022 crop years need to meet insurance linkage requirements by purchasing crop insurance at the 60/100 level or higher or Noninsured Crop Disaster Assistance Program (NAP) coverage at the 50/55 level (catastrophic) or higher for the next two available crop years, which will be determined from the date you received an ERP payment and may vary depending on the timing and availability of coverage. The insurance coverage requirements may vary based on what type of payment was received, when those payments were received, and which crops were identified as being affected by the qualifying disaster event. Questions about linkage requirements should be directed to your local [USDA Service Center](#).

When applying for ERP, the application was submitted acknowledging the requirement to obtain federal crop insurance, if available, or NAP coverage if federal crop insurance is not available. Producers should not delay contacting their federal crop insurance agent or local county FSA Office to inquire about coverage options, as **failure to obtain the applicable coverage by the sales/application closing date will result in the required refund of ERP benefits received on the applicable crop, plus interest**. You can determine if crops are eligible for federal crop insurance or NAP by [visiting the RMA website](#).

For specific questions about your ERP application and linkage requirements please contact your local [USDA Service Center](#) or visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## **USDA Invests Approximately \$11.5 Million in Composting and Food Waste Reduction Projects in 23 States, Including Wisconsin**

USDA is investing approximately \$11.5 million in 38 cooperative agreements that support innovative, scalable waste management plans to reduce and divert food waste from landfills. This includes three project in Wisconsin. The Composting and Food Waste Reduction (CFWR) cooperative agreements, which are funded by the American Rescue Plan Act, are part of USDA's broad support for urban agriculture. The CFWR program is jointly administered by USDA's Office of Urban Agriculture and Innovative Production (OUAIP) and the National Institute of Food and Agriculture (NIFA).

[Learn more about the projects.](#)

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## USDA Now Accepting Applications for Farm Loans Online

The U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](#). More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, improve customers service, and expand credit access.

The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed. This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](#) or by completing FSA's Loan Assistance Tool at [farmers.gov/loan-assistance-tool](#). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.

### Farm Loan Improvement Efforts

FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:

- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- The [Loan Assistance Tool on farmers.gov](#) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

## More Information

FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](#) or visit [farmers.gov/inflation-reduction-investments/assistance](https://farmers.gov/inflation-reduction-investments/assistance).

The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, provided \$3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. Since October 2022, USDA has provided approximately \$1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers.

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## Producers Encouraged to Apply Now for USDA Conservation Programs

The U.S. Department of Agriculture (USDA) is encouraging agricultural producers and forest landowners to participate in voluntary conservation programs and adopt climate-smart practices in fiscal year 2024 as part of President Biden's Investing in America agenda. USDA's Natural Resources Conservation Service (NRCS) is accepting applications for the Environmental Quality Incentives Program (EQIP), Conservation Stewardship Program (CSP) and Agricultural Conservation Easement Program (ACEP), which help a wide variety of producers, including urban and organic producers.

For fiscal year 2024, NRCS has \$3 billion in Inflation Reduction Act funds to invest in [climate-smart mitigation activities](#). This year, NRCS expanded the list of those activities as well as expanded priority areas for ACEP for grasslands, wetlands and farmlands at risk of conversion. Learn more about those expansions in our [Sept. 28, 2023 news release](#).

Additionally, for fiscal year 2024, NRCS has over \$2 billion in Farm Bill funding available to producers for priorities like organic and urban agriculture, soil health, water quality and quantity and wildlife habitat development. This extensive amount of funding will be used to meet producer demand for our oversubscribed programs, maximize climate benefits and help producers address their natural resource challenges.

NRCS accepts producer applications for its conservation programs year-round. To apply for fiscal year 2024 funding, apply by your [state's ranking date](#) by contacting your [local NRCS office](#).

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## USDA Encourages Producers Participating in Conservation Reserve Program to Consider Forest Management Incentive

The U.S. Department of Agriculture (USDA) is offering financial assistance to agricultural producers and private landowners enrolled in its Conservation Reserve Program (CRP) to improve the health of their forests. The Forest Management Incentive, available through USDA's Farm Service Agency (FSA), can help participants with forest management practices, such as brush management and prescribed burning.

The Forest Management Incentive is available to participants with active CRP contracts with forest cover that are not within two years of expiring. The incentive is a payment to eligible CRP participants who properly completed authorized forest management practice activities to improve the condition of resources, promote forest management and enhance wildlife habitat.

Forest management practices include brush management, herbaceous weed control, prescribed burning, firebreaks, development of early successional habitat and forest stand improvement. Additional information is available in our Forest Management Incentive [fact sheet](#).

Participants can now submit offers for the Forest Management Incentive. Interested producers should contact the FSA at their local [USDA Service Center](#).

The Inflation Reduction Act of 2022 (Pub. L. 117-169) and the Further Continuing Appropriations and Other Extensions Act, 2024 (Pub. L. 118-22), extended the authority and provided funding for the Forest Management Incentive until 2031.

The Forest Management Incentive was launched in 2020 and is one of the many natural resource conservation options available through CRP. Currently, the Forest Management Incentive has participants in 27 states.

Producers not currently participating in CRP can now submit offers for Continuous CRP. [Learn more](#).

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## **Farmers Can Now Enroll for the Agriculture Risk Coverage and Price Loss Coverage Programs the 2024 Crop Year**

The U.S. Department of Agriculture (USDA) today announced that agricultural producers can now enroll in the Farm Service Agency's (FSA) [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage \(PLC\)](#) programs for the 2024 crop year. Producers can enroll and make election changes for the 2024 crop year starting Dec. 18, 2023. The deadline to complete enrollment and any election change is March 15, 2024.

On Nov. 16, 2023, President Biden signed into law H.R. 6363, the *Further Continuing Appropriations and Other Extensions Act, 2024* (Pub. L. 118-22), which extended the *Agriculture Improvement Act of 2018* (Pub. L. 115-334), more commonly known as the 2018 Farm Bill, through September 30, 2024. This extension allows authorized programs, including ARC and PLC, to continue operating.

## **2024 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 2024 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm it will continue for 2024 unless an election change is made.

If producers do not submit their election revision by the March 15, 2024, deadline, their election remains the same as their 2023 election for commodities on the farm. Farm owners cannot enroll in either program unless they have a share interest in the cropland.

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 grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

## **2022 Crop Year Payments**

This fall, FSA issued payments totaling more than \$267 million to agricultural producers who enrolled in the 2022 ARC-CO option and the ARC ARC-IC option for covered commodities that triggered a payment. Payments through the PLC option did not trigger for the 2022 crop year.

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. These payments help mitigate fluctuations in either revenue or prices for certain crops. Payments for crops that may trigger for the 2023 crop year will be issued in the fall of 2024.

## **Crop Insurance Considerations**

ARC and PLC are part of a broader USDA safety net that 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 can purchase 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.

## **Web-Based Decision Tools**



Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

### More Information

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact their local [USDA Service Center](#). Producers can also make elections and complete enrollment [online with level 2 eAuth](#).

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