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USDA Now Accepting Applications for Farm Loans Online

The U.S. Department of Agriculture 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.

Online services are commonplace in commercial lending, and with this online loan application feature it is easier for producers to access the financing they need to start, expand, or maintain their farming and ranching operations. The online farm loan application replicates the support an applicant would receive when completing a loan application in person with a Farm Service Agency (FSA) Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed.

This tool is part of a broader effort by FSA to streamline its processes, improve customers service, and expand credit access. It allows farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

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 this 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.

Producers can access the tool on farmers.gov or by completing FSA’s [Loan Assistance Tool](#) on a computer, tablet, or smartphone. The online application tool is built to run on any modern browser like Chrome, Edge, Firefox, or Safari.

USDA Approves Emergency Conservation Program and Emergency Forest Restoration Program Assistance in Maui County

Maui County Farm Service Agency (FSA) is accepting applications for the [Emergency Forest Restoration Program](#) (EFRP) to address wildfire and severe storm damages in Maui County. Signup for EFRP began Nov. 27, 2023, and ends Jan. 25, 2024.

Emergency Forest Restoration Program

EFRP provides payments to eligible owners of nonindustrial private forest (NIPF) land to carry out emergency measures to restore land damaged by a natural disaster.

The approved EFRP practices under this authorization include:

- Bottomland hardwood forest restoration;
- Bottomland softwood forest restoration;
- Bottomland mixed forest restoration; and
- Bottomland Longleaf Pine restoration

Because EFRP funds are allocated based on the number of applications submitted to FSA and the extent of damage as determined by on-site inspections, producers in need of EFRP assistance should submit applications to FSA as soon as possible.

After EFRP applications are received, local FSA county committees determine land eligibility and approve applications using on-site inspections to assess the type and extent of damage. Eligible forest restoration practices include debris removal, such as down or damaged trees, to establish a new stand or provide natural regeneration; site preparation, planting materials and labor to replant forest land; restoration of forestland roads, fire lanes, fuel breaks or erosion control structures; fencing, tree shelters and tree tubes to

protect trees from wildlife damage; and wildlife enhancement to provide cover openings and wildlife habitat.

To meet EFRP eligibility requirements, NIPF land must have existing tree cover or had tree cover immediately before the natural disaster event occurred and be sustainable for growing trees. The land must also be owned by a nonindustrial private individual, group, association, corporation or other private legal entity that has definitive decision-making authority over the land. The natural disaster event must have resulted in damage that, if untreated, would impair or endanger the natural resources on the land and materially affect future use of the land.

More Information

For more information on ECP, EFRP and other disaster recovery assistance, please contact the Maui County FSA office at 808-871-5500 ext. 2 or visit the [disaster protection and recovery](#) and [hurricane recovery](#) pages on [farmers.gov](#).

USDA Reminds Specialty Crop Growers of Deadline to Apply for Assistance for 2023 On-Farm Food Safety Expenses

Apply by Jan. 31, 2024

The U.S. Department of Agriculture (USDA) reminds specialty crop growers that assistance is available for producers who incur eligible on-farm food safety program expenses to obtain or renew a food safety certification through the Food Safety Certification for Specialty Crops (FSCSC) program. Producers can apply for assistance on their calendar year 2023 expenses through Jan. 31, 2024.

Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and related expenses pertaining to obtaining or renewing a food safety certification in calendar year 2023. FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its certification, as well as a portion of 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; and have paid eligible expenses related to the 2023 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.
- Training.

FSCSC payments are calculated separately for each category of eligible costs. A higher payment rate has been set for socially disadvantaged, limited resource, beginning and

veteran farmers and ranchers. Details about the payment rates and limitations can be found at farmers.gov/food-safety.

Applying for Assistance

The FSCSC application period for 2023 closes Jan. 31, 2024. FSA will issue payments after the application period closes. If calculated payments exceed the amount of available funding, payments will be prorated.

Interested specialty crop producers can apply by completing the [FSA-888](#), Food Safety Certification for Specialty Crops Program (FSCSC) application. 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.

Specialty crop producers can also call 877-508-8364 to speak directly with a USDA employee ready to assist. Visit farmers.gov/food-safety for additional program details, eligibility information and forms needed to apply.

USDA Extends Application Deadline for Discrimination Financial Assistance Program to Jan. 13

The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via 22007apply.gov or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at 22007apply.gov. The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. It is important to note that filing an application is FREE and does not require a lawyer.

If you want to get weekly updates on the program's events and progress, you can go to <https://22007apply.gov>, and subscribe to a weekly newsletter.

Deadline Approaching for 2024 NAP Sign-up for Fruit, Grass, Honey and Vegetable Crop Producers

Don't Miss the
DEADLINE!

The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) helps you manage risk through coverage for crop losses due to natural disasters. The eligible or "noninsured" crops include agricultural commodities not covered by federal crop insurance. ([For more program details see the full article in the November newsletter.](#))

You must be enrolled in the program and have purchased coverage for the eligible crop in the crop year in which the loss incurred to receive program benefits following a qualifying natural disaster.

For NAP application, eligibility and related program information, contact your County USDA Service Center or visit <http://fsa.usda.gov/nap>. December 31, 2023 is the deadline to apply for the 2024 Noninsured Crop Disaster Assistance Program for fruit, grass, honey and vegetable crops.

USDA Increases Minimum Annual Payment for Conservation Stewardship Program



USDA is increasing the minimum annual payment for agricultural producers participating in the [Conservation Stewardship Program](#) (CSP) from \$1,500 to \$4,000 starting in fiscal year 2024. The increase addresses challenges faced by small scale, underserved, and urban producers and improves equity in the program by making participation more financially beneficial for smaller operations. The new minimum payment is available for new and renewed CSP contracts, and applications for the program in the Pacific Islands Area will be accepted until March 8, 2024.

CSP offers technical and financial assistance to help agricultural and forest producers take their conservation efforts to the next level. The program is designed to compensate agricultural and forest producers who agree to increase their level of conservation by adopting additional conservation activities and maintaining their baseline level of conservation.

Examples of CSP enhancements that are suitable for being adopted by smaller scale and urban producers include:

- Planting multi-species cover crops
- Mulching with natural materials
- Establishing pollinator habitats

- Soil health crop rotation

Inflation Reduction Act and CSP

Currently, an unprecedented amount of funding is available for CSP through the Inflation Reduction Act and Farm Bill. The Inflation Reduction Act provided \$19.5 billion in additional funding for NRCS' oversubscribed programs like CSP for five years. Inflation Reduction Act funds are available to help producers adopt climate-smart practices.

How to Apply

NRCS accepts producer applications for its conservation programs year-round, but producers interested in this cycle of Inflation Reduction Act funding should apply as soon as possible. Producers interested in EQIP or CSP should also apply by March 8, 2024, for consideration this year. Funding is provided through a competitive process and will include an opportunity to address the unmet demand from producers who have previously sought funding for climate-smart conservation activities.

For more information about assistance available, contact your local [PIA Service Center](#).

Dates to Remember

December 31, 2023 - Deadline to apply for 2024 [Noninsured Crop Disaster Assistance Program](#) for fruit, grass, honey and vegetable crops

January 25, 2024 - Deadline to apply for Maui County [Emergency Forest Restoration Program](#) (EFRP)

January 30, 2024 - Deadline to apply for 2023 [Livestock Forage Disaster Program](#) in all Hawaii counties

January 31, 2024 - Deadline to apply for the [Food Safety Certification for Specialty Crops program \(FSCSC\)](#)

December 2023 Interest Rates

Farm Operating - Direct	5.750%
Farm Operating – Microloan	5.750%
Farm Ownership – Direct	5.875%
Farm Ownership – Microloan	5.875%
Farm Ownership - Direct, Joint Financing	3.875%
Farm Ownership - Down Payment	1.875%
Emergency Loan - Amount of Actual Loss	3.750%



USDA website: <https://www.usda.gov/>
Farmer.gov website: <https://www.farmers.gov/>

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CONTACT US:
[Farm Service Agency](#)
[Natural Resources Conservation Service](#)
[Risk Management Agency](#)
[Service Center Locator](#)



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