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USDA Now Accepting Farm Loan Payments Online

USDA has announced that most farm loan borrowers can make payments to their direct loans online through the Pay My Loan feature on [Farmers.gov](https://farmers.gov). 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 215,000 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. 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 borrowers operating as individuals 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.

CNMI County Producers may be eligible for Emergency Conservation Program Assistance

Typhoon Bolaven has caused severe damage in Saipan, Tinian and Rota islands of the County.

If you've suffered severe damage, you may be eligible for assistance under the Emergency Conservation Program (ECP) administered by the Guam County Farm Service Agency (FSA)

For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:

- be so costly to rehabilitate that Federal assistance is or will be needed to return the land to productive agricultural use
- is unusual and is not the type that would recur frequently in the same area
- affect the productive capacity of the farmland
- impair or endanger the land

If you qualify for ECP assistance, you may receive cost-share levels not to exceed 75 percent of the eligible cost of restoration measures. Eligible socially disadvantaged and beginning farmers and ranchers can receive up to 90 percent of the eligible cost of

restoration. No one is eligible for more than \$500,000 cost sharing per natural disaster occurrence.

If you've suffered a loss from a natural disaster you may contact the local FSA County Office and request assistance, the deadline to apply is April 5, 2024.

To be eligible for assistance, practices must not be started until all the following are met:

- an application for cost-share assistance has been filed
- the local FSA County Committee (COC) or its representative has conducted an onsite inspection of the damaged area
- the Agency responsible for technical assistance, such as the Natural Resource Conservation Service (NRCS), has made a needs determination, which may include cubic yards of earthmoving, etc., required for rehabilitation

In accordance with the National Environmental Policy Act (NEPA), FSA must complete an environmental compliance review prior to producers taking any actions.

For more information about ECP, contact your Guam County USDA Service Center at 671-472-7590 ext. 2 or visit fsa.usda.gov.

USDA to Issue \$306 Million in Final Payments to Producers Impacted by 2020 and 2021 Natural Disasters

The U. S Department of Agriculture (USDA) is issuing final [Emergency Relief Program](#) (ERP) payments totaling approximately \$306 million to eligible commodity and specialty crop producers who incurred losses due to natural disasters in 2020 and 2021. USDA's Farm Service Agency (FSA) will begin issuing these additional payments to eligible producers this week.

Recipients of the additional payment are limited to those producers who received ERP Phase One payments from FSA that were calculated based on crop insurance indemnities. Initially, ERP Phase One payments to producers who were indemnified through Federal crop insurance, were subject to a 75% payment factor. FSA has since determined that adequate funding exists to provide an additional 3.5% ERP Phase One payment to producers who had crop insurance increasing the overall payment factor to 78.5%. These additional ERP Phase One payments are subject to FSA payment limitation provisions as outlined in the [ERP Phase One fact sheet](#).

Because ERP Phase One payments to producers of noninsured crops covered by FSA NAP policies were originally paid at 100%, there will be no additional payments issued to these producers for 2020 and 2021 losses.

The *Extending Government Funding and Delivering Emergency Assistance Act, 2021* (P.L. 117-43) provided \$10 billion in assistance to agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021. In 2022, FSA implemented ERP Phase One, which delivered \$7.5 billion in payments to commodity and specialty crop producers. For Phase One, ERP used a streamlined process with pre-filled application forms, leveraging crop insurance indemnities or Noninsured Crop Disaster Assistance Program (NAP) payments on file with USDA.

Separately, through the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) Congress allocated approximately \$3.2 billion in funding to cover necessary expenses related to losses of revenue, quality or production losses of crops. Enrollment is ongoing for ERP 2022, which covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.

Every Successful Farm Starts with a Plan



The Natural Resources Conservation Service (NRCS) works to help farmers, ranchers and forest landowners invest in their operations and local communities to keep working lands working, boost rural economies, increase the competitiveness of American agriculture and improve the quality of our air, water, soil and wildlife habitat.

Simply put – NRCS helps America’s farmers, ranchers and forestland owners make conservation work for them.

Our Conservation Technical Assistance (CTA) program enables every acre of voluntary conservation applied through every program NRCS administers. It is the foundation of our financial and technical assistance delivery system.

Every farm and acre is unique and requires tailored management; and every decision maker has different management concerns and needs. Our technical assistance is one-on-one, personalized advice and support to help producers make the best decisions for their lands – and is offered free of charge.

This personalized assistance provides producers with the science-based data and tools to make informed decisions about where to target efforts to get the greatest return on their investment and ensure the long-term sustainability of American agriculture.

A comprehensive conservation plan is the first step to managing all the natural resources on a farm. NRCS walks the farm with the producer and develops options to address that producer's needs. Our toolbox includes aerial photos, soil surveys, engineering solutions and individual science-based analysis customized for the producer's property. The plan we develop with the producer combines existing production methods with recommended conservation practices to best manage that farm's unique natural resources, while allowing the producer to grow sustainably and productively. Supported by our expert analysis and recommendations, the producer chooses which option best meets their needs. These decisions become the producer's conservation plan, a step-by-step guide to reach their objectives.

This planning process also makes it easier to identify how and when the farmer, rancher or forest landowner could qualify for Farm Bill financial assistance to help them install conservation systems or receive incentives for trying new ones. We have the expertise to see our customers through this process. Because identifying when, where and how to implement practices is not plug and play.

The final plan provides a roadmap for the producer to meet their natural resource conservation goals. It includes helpful information on each of the producer's practices, such as how they benefit the farm, how to maintain them, and how they help the soil, water and wildlife.

By developing a conservation plan and adding conservation to the land, farmers, ranchers and forest landowners can protect the land's ability to provide for their family and future generations.

With offices in communities nationwide, NRCS staff provide the information, tools and delivery systems necessary for producers – in every state and territory – to conserve, maintain and improve their natural resources.

Contact your [local USDA service center](#) to find out more.

Producers Reminded to File Crop Acreage and Production Reports



Agricultural crop producers in Hawaii and the Pacific Basin who have not yet completed their crop acreage reports after planting or submitted their yearly production reports should make an appointment with their Farm Service Agency (FSA) office before the applicable deadline.

An acreage report documents a crop grown on a farm or ranch and its intended uses. Filing an accurate and timely acreage report for all crops and land uses can prevent the loss of benefits.

How to File a Report

The deadline to submit production and acreage reports for fruits and vegetable crops covered by the Non-Insured Crop Disaster Assistance Program (NAP) is March 31, 2024. Contact your FSA county office for a full list of applicable crops.

To file a crop acreage report, you will 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).
- Other information as required.

More Information For questions or to make an appointment, please contact your local FSA office. To locate your local FSA office visit <https://www.fsa.usda.gov/state-offices/Hawaii/service-centers/index>.



Deadlines Approaching for WholeFarm Revenue Protection and Micro Farm Program Coverage

Don't wait! USDA's Risk Management Agency may have the coverage you need if you are running a smaller operation. The Whole-Farm Revenue Protection and Micro Farm are great risk management options for urban, organic and/or innovative producers.

[RMA Whole Farm Revenue Protection](#) provides a risk management safety net for all commodities on the farm under one insurance. This covers farms with specialty or organic commodities and or those marketing to local, regional, specialty, and direct markets, and allows diversified farms to insure all their crops under one policy. Check out Frequently Asked Questions on [Whole-Farm Revenue Protection](#). **Sales closing dates vary by region, and upcoming sales closing dates are Jan. 31, Feb. 28 and March 15, 2024!** To purchase before your sales closing date, speak to a [crop insurance agent](#) as soon as possible.

[RMA's Micro Farm Program](#) gives smaller operations (up to \$350,000 in approved revenue) a more cost-effective way to insure all or most of their commodities under one policy. This is ideal for producers who participate in farmers markets and local food

networks because post-production operations, such as canning, freezing, and processing can be used to calculate your farm's insurance guarantee. Check out Frequently Asked Questions on [Micro Farm](#). **Sales closing dates vary by region, and are Jan. 31, Feb. 28 and March 15, 2024!** To purchase before your sales closing date, speak to a [crop insurance agent](#) as soon as possible.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](#) or by contacting your [RMA Regional Office](#).

Learn more about [crop insurance for urban farmers and innovative producers](#).

USDA BEGINNING FARMER IS DEFINED AS ONE WHO :

- A.** Has not operated a farm or ranch for more than 10 years
- B.** Does not own a farm or ranch greater than 30 percent of the average size farm in the county as determined by the most current Census for Agriculture at the time the loan application is submitted
- C.** Meets the loan eligibility requirements of the program to which he/she is applying - Farm Operating Loan, Farm Ownership Loan, or Microloan
- D.** Substantially participates in the operation

New to Farming? USDA Can Help

If you're a new farmer or rancher, can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance. We offer dedicated help to beginning farmers and ranchers. USDA considers anyone who has operated a farm or ranch for less than ten years to be a beginning farmer or rancher.

The first step is to find your local USDA Service Center by visiting [farmers.gov/service-center-locator](#). Call your local Farm Service Agency (FSA) office to make an appointment to establish a farm number. You can establish a farm number for any land being used for agricultural purposes that is over 0.01 acre.

You'll need to bring the following to your appointment:

- Proof of identify (driver's license, social security card, IRS Employer Identification Number (EIN))
- Proof of Ownership (copy of recorded deed or recorded land contract)

- Lease agreements
- Entity Identification Status (articles of incorporation, trust and estate documents, or partnership agreement)

FSA staff will work with you one-on-one to review your documents and register your farm with FSA. Registering your farm allows you to apply for FSA and other USDA programs.

After your farm is registered, you can meet with FSA and Natural Resources Conservation Service (NRCS) staff to discuss your business and conservation goals. FSA and NRCS staff can help you determine program eligibility and walk you through the application process.

Depending on your operation, you may want to consider crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

More Information

- [Beginning Farmers and Ranchers](#)
- Urban grower? Learn about our [Urban Service Centers](#)
- New to farming?
- [Contact your Beginning Farmer and Rancher Coordinator](#)
- [Factsheet for Beginning Farmers and Ranchers](#)
- Need a translator? Learn more about free, real-time [Translation Services](#)
- Our [Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#) has a worksheet to help you prepare for your first visit.

Dates to Remember

March 31, 2024 - Deadline to submit production and acreage reports for crops covered by the Non-Insured Crop Disaster Assistance Program (NAP), fruits and vegetables. Contact your [county office](#) for a full list of applicable crops.

April 5, 2024 - Deadline to submit an application for the Emergency Conservation Program for damages from Typhoon Bolaven in Guam County.

February 2024 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 Loan - Amount of Actual Loss 3.750%



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

Hawaii and Pacific Basin FSA State Office
USDA Farm Service Agency
Prince Jonah Kuhio Kalaniana'ole (PJKK)
Federal Building
P.O. Box 50065
300 Ala Moana Blvd. Rm 5-108
Honolulu, Hawaii 96850

Natural Resources Conservation Service
Pacific Islands Area
Prince Jonah Kuhio Kalaniana'ole (PJKK)
Federal Building
P. O. Box 50004
300 Ala Moana Blvd. Rm 4-118
Honolulu, Hawaii 96850

Telephone: (808) 600-2964
Toll Free: 1-866-794-1079
Fax: (855) 356-9493
Website: [Hawaii State and Pacific Basin Farm Service Agency](#)

Telephone: (808) 600-2911
Fax: (855) 838-6330
Website: [Natural Resources Conservation Service - Pacific Islands Area](#)

Joy Kono
State Executive Director
joy.kono@usda.gov

J. B. Martin
State Director
jb.martin@usda.gov

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CONTACT US:

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



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