

December 2019



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Montana FSA: December 2019 News

- [From the State Executive Director](#)
- [Keeping Track of Montana FSA Program Dates & Deadlines](#)
- [Market Facilitation Program Signup Deadline Dec. 6th](#)
- [2019 and 2020 Enrollment for Agriculture Risk Coverage and Price Loss Coverage Programs Underway](#)
- [Montana Farmers Incurring Losses to Unharvested Crops due to Early Fall Snowstorms May be Eligible for WHIP+](#)
- [Timely Filing a NAP Notice of Loss](#)
- [Livestock Losses](#)
- [Preauthorized Debit Available for Farm Loan Borrowers](#)
- [Submitting Loan Requests for Financing](#)
- [Emergency Loans Available in Montana Disaster Areas](#)
- [FSA Can Help with On-Farm Propane Storage](#)
- [Guaranteed Conservation Loans](#)
- [Using FSA Direct Farm Ownership Loans for Construction](#)
- [Agriculture News from USDA Rural Development in Montana](#)

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Liane Johnson (Cut Bank)

From the State Executive Director

Seasons greetings from Montana FSA! Mary and I had a very fun Thanksgiving surrounded by all our kids and grandkids, and I hope you also enjoyed a wonderful Thanksgiving. We certainly have a lot for which to be thankful!

Montana producers have until **December 6** to sign up for the 2019 Market Facilitation Program and **December 13** to enroll in the 2020 Dairy Margin Coverage Program. Signup for the 2019 and 2020 Agricultural Risk Coverage Price Loss Coverage is underway. Learn more about ARC-PLC election and enrollment deadlines and other FSA programs in this issue.

Voting ends today, Dec. 2nd, for 2019 County Committee Elections across Montana. I want to thank every person who filed a nomination for candidacy and to everyone who voted in these important elections. Your voices and participation are critical to the local administration of federal farm programs. Newly elected FSA county committee members and alternates will take office on Jan. 1, 2020.

Bob Lee (Judith Gap)
Bruce Tutvedt (Kalispell)

On behalf of FSA employees across Montana, we wish you and your loved ones a safe and joyous Holiday Season.

Directories:

Sincerely,
Mike Foster

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Keeping Track of Montana FSA Program Dates & Deadlines

Sept. 3 to March 15: 2019 Agricultural Risk Coverage Price Loss Coverage Enrollment and Program Election Period

Oct. 15 to June 30: 2020 Agricultural Risk Coverage Price Loss Coverage Enrollment Period

Sept. 11: 2018 and 2019 Wildfire and Hurricane Indemnity Program Plus (WHIP+) Sign-up Began (Deadline TBA)

Oct. 7 to Dec. 13: 2020 Dairy Margin Coverage Enrollment Period

Dec. 2: 2020 Honey Noninsured Crop Disaster Assistance Program (NAP) Coverage Application Closing Date

Dec. 2: Last day to return voted ballots to the local FSA county office or be postmarked

Dec. 6: 2019 Market Facilitation Program Sign-Up Deadline

Dec. 13: Last day of 2020 Dairy Margin Coverage Enrollment Period

Jan. 2, 2020: 2020 Acreage Reporting Deadline for Honey covered under NAP (or 30 days after placement of colonies). *Please note that this is the final date that FSA can accept late-filed 2019 reports for these crops.*

Jan. 16, 2020: 2020 Acreage Reporting Deadline Established Stand Alfalfa Seed, Fall Alfalfa Seed and Cherries. *Please note that this is the final date that FSA can accept late-filed 2019 reports for these crops.*

Jan. 30: 2019 Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) Application for Payment Deadline for timely filed 2019 ELAP notices of losses

March 1: Deadline for the 2019 Livestock Indemnity Program Application for Payment and all supporting documentation for timely filed 2019 LIP notices of livestock losses.

March 15: 2020 NAP Coverage Application Closing Date for all Spring Crops except Spring-Seeded Canola, Rye, Speltz, Triticale, Wheat and Mixed Forage

Ongoing: FSA Loan Applications are accepted and processed year-round.

FSA Disaster Programs Notice of Loss Requirements:

It's important for agricultural producers to report losses immediately as all disaster programs are dependent on the timely reporting of loss. A notice of loss can be filed with FSA via phone, email, fax or in-person office visit.

- **ELAP – Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program:** Submit Notice of Loss **30** calendar days of when the loss is apparent.
- **LIP - Livestock Indemnity Program:** Submit Notice of Loss within **30** calendar days of when the loss is apparent. (see article below for additional details)
- **NAP – Noninsured Crop Disaster Assistance Program:** Submit Notice of Loss within **15** calendar days of the earlier of a natural disaster occurrence, the final planting date if planting is prevented by a natural disaster, the date that damage to the crop or loss of production becomes apparent; or the normal harvest date. **Note:** A producer's signature is required on form CCC-576 when a Notice of Loss is submitted.
- **TAP - Tree Assistance Program:** Final Date to Submit an Application and Supporting Documentation is the later of **90** calendar days of the disaster event or the date when the loss is apparent

Market Facilitation Program Signup Deadline Dec. 6th

USDA Issues Second Tranche of Market Facilitation Program

Signup for the 2019 Market Facilitation Program (MFP) runs through **December 6, 2019**.

USDA recently announced the second tranche of MFP payments. Producers of MFP-eligible commodities will now be eligible to receive 25 percent of the total payment expected, in addition to the 50 percent they have already received.

Most Montana counties have an MFP non-specialty payment rate of \$15 per acre, and participants in counties with a \$15 rate received their full payment in the first tranche. Montana counties with rates over \$15 will not issue an additional non-specialty payment in the second tranche since they have already received more than 75 percent of the total payment. The balance will be issued in the third tranche, if authorized. The third payment will be evaluated as market conditions and trade opportunities dictate. If conditions warrant, the third payment will be made in January, 2020.

The only Montana counties with a non-specialty rate over \$15 are Chouteau, Daniels, Flathead, Gallatin, and Sheridan. The only payments Montana will issue during this second tranche are for specialty crops, hogs, and dairy.

MFP payments will be made to producers of certain non-specialty and specialty crops as well as dairy and hog producers.

MFP payments will be made to producers of alfalfa hay, barley, canola, corn, crambe, dried beans, dry peas, flaxseed, lentils, millet, mustard seed, oats, rapeseed, rye, safflower, sesame seed, small and large chickpeas, sorghum, soybeans, sunflower seed, triticale, and wheat.

MFP assistance for 2019 crops is based on a single county payment rate multiplied by a farm's total plantings to the MFP-eligible crops in aggregate in 2019. Those per acre payments are not dependent on which of those crops are planted in 2019. A producer's total payment-eligible plantings cannot exceed total 2018 plantings.

Dairy producers who were in business as of June 1, 2019, will receive a per hundredweight payment on production history, and hog producers will receive a payment based on the number of live hogs owned on a day selected by the producer between April 1 and May 15, 2019.

MFP payments are limited to a combined \$250,000 for non-specialty crops per person or legal entity. MFP payments are also limited to a combined \$250,000 for dairy and hog producers and a combined \$250,000 for specialty crop producers. However, no applicant can receive more than \$500,000. Eligible applicants must also have an average adjusted gross income (AGI) for tax years 2015, 2016, and 2017 of less than \$900,000, or 75 percent of the person's or legal entity's average AGI for those tax years must have been derived from farming and ranching. Applicants must also comply with the provisions of the Highly Erodible Land and Wetland Conservation regulations.

More information can be found on farmers.gov/mfp, including payment information and a program application.

Link to: [MFP Factsheet](#)

2019 and 2020 Enrollment for Agriculture Risk Coverage and Price Loss Coverage Programs Underway

Agricultural producers can enroll in the [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage \(PLC\)](#) programs, two popular safety net programs, for the 2019 crop year. Interested producers must sign up for either program by **March 15, 2020**.

The 2018 Farm Bill reauthorized and made updates to these two USDA Farm Service Agency programs. ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guarantee level. PLC program provides income support payments on historical base acres when the price for a covered commodity falls below its effective reference price.

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 (which includes short grain rice), safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

Updated provisions in the 2018 Farm Bill allow producers with an interest in a farm to enroll and elect coverage in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for program year 2019. The election applies to both the 2019 and 2020 crop years. If a 2019 election is not submitted by the deadline of March 15, 2020, the election defaults to the current elections of the crops on the farm established under the 2014 Farm Bill. No payments will be earned in 2019 if the election defaults.

For crop years 2021 through 2023, producers will have an opportunity to make new elections. Farm owners cannot enroll in either program unless they have a share interest in the farm.

Once the 2019 election and enrollment are completed, producers on the farm for 2020 can complete an enrollment contract for the 2020 crop year beginning mid-October 2019 and ending June 30, 2020.

Although 2019 enrollment begins Sept. 3, 2019 and must occur first, a producer waiting until mid-October 2019 to enroll is afforded the opportunity to enroll in either program for both 2019 and 2020 during the same office visit. During this time, farm owners have a one-time opportunity to update PLC payment yields that takes effect beginning with crop year 2020. If the owner accompanies the producer to the office, the yield update may be completed during the same office visit.

In partnership with USDA, the University of Illinois and Texas A&M University are offering web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. These decision tools can be found at fsa.usda.gov/arc-plc.

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some forms of crop insurance. Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through the [USDA Risk Management Agency \(RMA\)](#). Producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

For more information on ARC and PLC, download our [program fact sheet](#) or our [2014-2018 farm bills comparison fact sheet](#), or visit fsa.usda.gov/arc-plc.

Montana Farmers Incurring Losses to Unharvested Crops due to Early Fall Snowstorms May be Eligible for WHIP+

Wildfire and Hurricane Indemnity Program Plus (WHIP+) Eligibility

WHIP+ may be available for eligible producers who have incurred eligible losses of certain crops, trees, bushes, and vines in counties where heavy snowfall occurred within the growing season. Eligible crops include those for which federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) coverage is available, excluding crops intended for grazing.

For instance, producers that incurred losses on unharvested crops due to the early snowstorms this fall are encouraged to contact their local FSA office to file a WHIP+ application, form FSA-894 or to be placed on an appointment list.

To be eligible for WHIP+, the first criteria is that incurred losses were a result of a **qualifying disaster event** such as snowstorms. A notice of loss must be on file with crop insurance or at FSA for NAP covered crops. For uninsured crops, a notice of loss must be filed with FSA as part of the WHIP+ application. Producers must provide documentation to support the loss was due to snow as a result of the snowstorms.

Both insured and uninsured producers are eligible to apply for WHIP+. However, all producers receiving WHIP+ payments will be required to purchase crop insurance or NAP, at the 60 percent coverage level or higher to meet linkage. Regulations state that coverage must be obtained for the next two available, consecutive crop years after the crop year for which WHIP+ payments were paid. The definition of 2 consecutive crop years for WHIP+ is 2022 and 2023. Producers who fail to purchase crop insurance in 2022 and 2023 may be required to pay back the WHIP+ payment.

At the time of sign-up, producers may be asked to provide verifiable and reliable production records. If a producer is unable to provide production records, they can certify their production. WHIP+ payments will be determined based on the lower of either the actual loss certified by the producer and determined acceptable by FSA or the county expected yield and county disaster yield. The county disaster yield is the production that a producer would have been expected to make based on the eligible disaster conditions in the county.

The [WHIP+ Fact Sheet \(October 2019\)](#) provides additional information regarding the WHIP+ program. County office employees can also address questions you may have regarding the WHIP+ program. For questions, contact your local FSA office and visit: <https://www.farmers.gov/recover/whip-plus>.

Timely Filing a NAP Notice of Loss

Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Noninsured Crop Disaster Assistance Program (NAP), producers must timely report damage or loss to their administrative County Office. For all low yield and value-loss crop claims, a CCC-576 Part B Notice of Loss must be filed within 15 calendar days of earlier of the date disaster occurs (or becomes apparent) or the normal harvest date. However, all producers should be aware that deadlines to provide initial notice to FSA do now vary by method of harvest and crop.

Crops that are either hand-harvested or other crops determined by FSA to deteriorate quickly and therefore need prompt appraisal must notify FSA within 72 hours of the date of damage or loss first becomes apparent. This initial notice may be by the filing of the CCC-576 Part B, e-mail, FAX, or a phone call. When initial notice is by email, FAX, or phone, County Offices will provide a Receipt for Service with additional requirements. A **signed CCC-576 Notice of Loss** will still be required within 15 calendar days of earlier of date of occurrence/appearance of damage or harvest date.

Other crops, such as forages and grains, continue to have the 15 day requirement to file a required CCC-576, *Notice of Loss*, to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. This Notice of Loss must be filed within 15 calendar days of the earlier of date of occurrence/appearance of damage or harvest date.

If filing for prevented planting, an acreage report and CCC-576 Part B must be filed within 15 calendar days of the final planting date for the crop.

Further, to receive NAP assistance for claimed losses producers **must** timely file an Application for Payment on CCC-576 (Parts D through H) along with all required production records. Each producer on the unit must file their own application for payment. The deadline to apply for payment is 60 calendar days after the end of coverage for the crop year on the unit. There are no late-file provisions for NAP Applications for Payment.

Livestock Losses

The [Livestock Indemnity Program](#) (LIP), administered by USDA Farm Service Agency, provides assistance to eligible producers for livestock deaths in excess of normal mortality caused by adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law. LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather, including losses due to hurricanes, floods, blizzards, wildfires, extreme heat or extreme cold.

For disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.

In addition, LIP provides assistance for injured livestock that are sold within 30 days of an eligible loss condition at a reduced price due to adverse weather or attacks by animals reintroduced into the wild by the federal government or protected by federal law.

For 2019 livestock death losses, eligible livestock owners must file a notice within 30 calendar days of when the loss is first apparent.

Participants must provide all supporting documentation to their local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred. Livestock owners and contract growers must record all pertinent information, including the number and kind of all livestock adversely impacted. Some examples of required supporting documentation include:

- **Beginning Inventory Records**
- **Proof of death loss documentation**
- **Purchase and sales records**
- **Calving records**
- **Preg test records (completed by 3rd party)**
- **Copy of growers contracts**
- **Proof of normal mortality documentation**

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.0% and Non-Adult Beef Cattle (less than 400 pounds) = 3.6%. These established percentages reflect losses that are considered expected or typical under "normal" conditions.

In addition to filing a notice of loss, producers must also submit an application for payment and all supporting documentation by **March 1, 2020**.

Additional Information about LIP is available at your local FSA office or online at: fsa.usda.gov/mt or farmers.gov.

Preauthorized Debit Available for Farm Loan Borrowers

USDA Farm Service Agency has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer's account at a financial institution.

PAD may be useful for borrowers who use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied.

A fillable form can be accessed on the USDA Rural Development (RD) website at <http://www.rd.usda.gov/publications/regulations-guidelines>. Click forms and search for "Form 3550-28."

If you have a "filter" on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debt agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

For more information about PAD, contact your local FSA office. To find a local FSA office, visit <http://offices.usda.gov>

Submitting Loan Requests for Financing

The Farm Loan team in Montana is already working on operating loans for 2020 so it is important that potential borrowers 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 operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. FSA farm loan staff can provide more details on farm operating and microloans and provide loan applications. 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, or 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.

Please call FSA if you have questions about any of the loans available through FSA.

Emergency Loans Available in Montana Disaster Areas

FSA's Emergency Loan Program is available for agricultural producers in counties designated as primary or contiguous natural disaster areas. See map below of current Disaster Designations in Montana. Contact your local FSA office for specific designations in your area and time frames to apply. Eligible producers have **eight months** from the date of the disaster designation to apply for low-interest emergency loans to 1.) restore or replace essential property; 2.) pay all or part of production costs associated with the disaster year; 3.) pay essential family living expenses; or 4.) refinance certain debts, excluding real estate. Producers interested in applying for an emergency loan, or other FLP loans, should contact their local FSA office to set up an appointment with the Farm Loan Program staff serving your area.

Current Disaster Designations in Montana - (by county) Emergency Loan Factsheet (pdf)

FSA Can Help with On-Farm Propane Storage

Winter months in Montana can be long and cold. For several years, farmers have faced propane storage shortages. FSA's [Farm Storage Facility Loan \(FSFL\) program](#) provides funding for on-farm liquified petroleum tanks.

FSFL low-interest financing can be used to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment, storage and handling trucks. Liquified petroleum tanks are covered for eligible commodities for the use of fuel for grain dryer equipment.

Loans up to \$50,000 can be secured by a promissory note/security agreement. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including conventional operations, small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about FSFLs and how these loans can help with your on-site propane tank storage needs, contact your local FSA county office.

Guaranteed Conservation Loans

Guaranteed Conservation Loans are available for applicants to install a conservation practice. These funds may be used for any conservation activities included in a conservation plan or Forest Stewardship Management plan. A copy of the conservation plan is required to complete the application. These loans are not limited to just family farmers. In some cases, applicants can operate non-eligible enterprises. Loan funds are issued by a participating commercial lender and guaranteed up to 80 percent by FSA or up to 90 percent for beginning and historically underserved producers.

Using FSA Direct Farm Ownership Loans for Construction

The USDA Farm Service Agency's [Direct Farm Ownership loans](#) are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Amongst other purposes, Direct Farm Ownership Loans can be used to construct, purchase or improve farm dwellings, service buildings or other facilities and improvements essential to an operation.

To do this, applicants must provide FSA with an estimate of the total cost of all planned development that completely describe the work, prior to loan approval and must show proof of sufficient funds to pay for the total cost of all planned development at or before loan closing. In some instances, applicants may be asked to provide certified plans, specifications or contract documents. The applicant cannot incur any debts for materials or labor or make any expenditures for development purposes prior to loan closing with the expectation of being reimbursed from FSA funds.

Construction and development work may be performed either by the contract method or the borrower method. Under the contract method, construction and development contractors perform work according to a written contract with the applicant or borrower. An applicant for a direct loan to finance a construction project must obtain a surety bond that guarantees both payment and performance in the amount of the construction contract from a construction contractor.

A surety bond is required when a contract exceeds \$100,000, an authorized agency official determines that a surety bond appears advisable to protect the borrower against default of the contractor or a contract provides for partial payments in excess of the amount of 60 percent of the value of the work in place.

Under the borrower method, the applicant or borrower will perform the construction and development work. The borrower method may only be used when the authorized agency official determines, based on information from the applicant, that the applicant possesses or arranges to obtain the necessary skill and managerial ability to complete the work satisfactorily and that such work will not interfere with the applicant's farming operation or work schedule.

Potential applicants should visit with FSA early in the initial project planning process to ensure environmental compliance.

For more eligibility requirements and information about FSA Loan programs, contact your local FSA office or visit www.fsa.usda.gov. To find your local FSA office, visit <http://offices.usda.gov>.

Agriculture News from USDA Rural Development in Montana

Registration Open: 2020 Soil Health Innovations Conference March 30-31 in Bozeman, MT

In March 2020, the inaugural Soil Health Innovations Conference will bring together leading experts and innovative farmers from around the U.S. to share the latest in soil science, best practices in soil management, and the emerging technologies that will drive the future of sustainable and regenerative agriculture.

The [National Center for Appropriate Technology](#) (NCAT) is sponsoring the conference in cooperation with [USDA Rural Development](#), [Western Sustainable Agriculture Research and Education \(SARE\)](#), and [Montana State University](#). The conference will be held March 30-31 in Bozeman, Montana.

Registration is now open. The early-bird deadline to register is **Dec. 15**. To register and for more information, visit <https://soilinnovations.ncat.org/>.

USDA Rural Development's Real Energy for American Program (REAP) has two types of funding assistance:

REAP Renewable Energy Systems and Energy Efficiency Improvements Application Deadline: March 31, 2020

The [REAP Renewable Energy Systems and Energy Efficiency Improvements](#) will provide funds to agricultural producers and rural small businesses to install renewable energy systems and energy efficiency improvements. The Rural Energy for America Program is designed to help agricultural producers and rural small businesses reduce energy costs and consumption and help meet the nation's critical energy needs. The grants are awarded on a competitive basis. The application deadline is March 31, 2020.

REAP Energy Audit and Renewable Energy Development Assistance Program Application Deadline: January 31, 2020

The [REAP Energy Audit and Renewable Energy Development Assistance Grants Program](#) assists rural small businesses and agricultural producers by conducting and promoting energy audits and providing Renewable Energy Development Assistance (REDA). The application deadline is Jan. 31, 2020.

For more information, contact Montana RD online at: <https://www.rd.usda.gov/mt> and 406-585-2540.

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).

