

March USDA eNewsletter - March 17, 2022

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

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# Still time to respond to the 2022 Census of **Agriculture**

USDA to follow up with Nevada producers who have not yet responded

Farmers and ranchers in Nevada still have time to be counted in the 2022 Census of Agriculture, according to the U.S. Department of Agriculture's (USDA) National Agricultural Statistics Service (NASS). Although the deadline for submitting the ag census has just passed, NASS will continue to accept completed census questionnaires through the spring to ensure all farmers and ranchers take advantage of the opportunity to be represented in the widely used data.

"I'd like to thank all who have responded." said Gary Keough, Director of the NASS Pacific Regional Field Office. "I am pleased we are extending the time to report because the more reports, the better results. I encourage others not to miss their chance to be represented."

NASS will continue to follow up with Nevada producers through the spring with mailings, phone calls, and personal visits. Farmers and ranchers are encouraged to complete their ag census either online at agcounts.usda.gov or by mail as soon as possible.

Federal law under Title 7 USC 2204(g) Public Law 105-113 mandates that everyone who received the 2022 Census of Agriculture questionnaire complete and return it, even if they are not currently farming. The same law requires NASS to keep all submissions confidential, use the information for statistical purposes only, and publish aggregate data to prevent disclosing the identity of any individual producer or farm operation.

NASS will release the results of the ag census in early 2024. To learn more about the Census of Agriculture, visit nass.usda.gov/AgCensus.. On the website, producers and other data users can access frequently asked questions, past ag census data, special study information, and more. For highlights of these and the latest information, follow USDA NASS on Twitter at <u>@usda\_nass</u>

## USDA Supports Climate-Smart Ag, Equity and **Domestic Food Production through Crop** Insurance

USDA has made great strides to better reach underserved agricultural producers and to support climate-smart agriculture through crop insurance. In the past two years, USDA's Risk Management Agency (RMA) has created new insurance options while improving others and invested in a comprehensive risk management education effort.

#### **Equity in Crop Insurance**

RMA took steps to ensure that underserved, specialty crop, organic, small-scale, and urban producers had access to crop insurance options and information during the past two years. This includes launching the new Micro Farm option in 2021 to better serve direct market and small-scale producers. Micro Farm provides a risk management safety net for all eligible commodities on a farm under one insurance policy, but on a smaller scale. In 2022, RMA listened to producers and expanded the program's eligibility to reach more producers.

Meanwhile, RMA made several improvements to Whole-Farm Revenue Protection (WFRP), an important policy to specialty crop and organic producers, including:

- Increasing expansion limits for organic and aquaculture producers.
- Increasing insurable revenue up to \$17 million in revenue (formerly \$8.5 million).

As part of USDA's broader Organic Transition Initiative, RMA provided a premium benefit to organic and transitioning producers through the Transitional and Organic Grower Assistance (TOGA) Program. TOGA reduces producers' overall crop insurance premium bills and helps them continue to use organic agricultural systems.

In order to better engage with producers about these and other risk management tools. RMA has increased its support of risk management education and outreach. In 2021 and 2022, RMA invested about \$6.5 million in partnerships with 27 organizations to provide risk management education as well as to train and equip the next generation of crop insurance agents, adjusters, and outreach educators about crop insurance options.

RMA created a roadshow series to promote Micro Farm and WFRP insurance options. The roadshow series reached over 3,000 producers who attended the events either virtually or in-person since its creation in late fall 2022.

#### Climate-Smart Agriculture

RMA has taken steps to support producers who are using climate-smart practices. including planting cover crops and split-applying nitrogen. RMA introduced the Pandemic Cover Crop Program (PCCP), which supports climate smart agricultural practices and helps farmers maintain their cover crop systems, despite the financial challenges posed by the pandemic. RMA provided more than \$110 million in premium support for producers who planted cover crops on over 22 million net acres through PCCP during the 2021 and 2022 seasons. RMA also updated policy in 2021 to allow producers with crop insurance to hay, graze or chop cover crops at any time and still receive 100% of the prevented planting payment.

In 2022, RMA introduced its Post Application Coverage Endorsement (PACE) in certain states for non-irrigated corn, providing coverage for producers who use this practice that saves them money and is considered better for natural resources, and expanded the program in September.

### Supporting Domestic Production

To increase domestic food production amid potential global food shortages and supply chain disruptions, RMA expanded double crop insurance opportunities in nearly 1,500 counties where double cropping is viable.

#### Improvements to Crop Insurance

RMA continues to work with producers and agricultural groups to improve crop insurance. Some examples include:

- RMA updated three key crop insurance options for livestock producersto reach more producers, offer greater flexibility for protecting their operations, and ultimately, better meet the needs of the country's swine, dairy and cattle producers.
- RMA created greater flexibilities for crop insurance reporting, making it easier for specialty crop producers and others who sell through direct marketing channels to obtain insurance, report their annual production and file a claim.
- RMA has expanded Small Grains Crop Provisions to offer revenue protection for oats and ryefor crop year 2023—a direct result of RMA listening to and prioritizing the requests and feedback from producers.

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 <u>rma.usda.gov</u> or by contacting your <u>RMA Regional Office</u>.

# Applications accepted for NRCS programs to assist with conservation and improving agricultural operations through April 7

The Natural Resources Conservation Service (NRCS) is offering financial and technical assistance to help agricultural producers address natural resource concerns and improve existing conservation activities on their farms and ranches. Applications for the classic Conservation Stewardship Program (CSP), and Inflation Reduction Act funded versions of the Environmental Quality Incentives Program (EQIP) and Conservation Stewardship Program are due April 7.

EQIP is a voluntary program providing funding to agricultural producers and non-industrial forest managers to address natural resource concerns and deliver environmental benefits such as improved water and air quality, conservation of ground and surface water, increased soil health and reduced soil erosion and sedimentation, improved or created wildlife habitat, and mitigation against drought and increasing weather volatility.

The Conservation Stewardship Program is for working lands including cropland, pastureland, nonindustrial private forest land and agricultural land under the jurisdiction of a tribe. Participating farmers will further address priority resource concerns related to soil quality, water quality, air quality, and plant health. On-farm benefits include increased crop yields, decreased inputs, wildlife habitat improvements, and better resilience to weather variables.

"The Inflation Reduction Act provided an additional \$1.9 million in funding that allows us to extend assistance for farmers and ranchers under EQIP and CSP beyond our normal budget," said acting NRCS Nevada State Conservationist Jay Gibbs.

The IRA funds will provide direct climate mitigation benefits and expand access to financial and technical assistance for producers to advance conservation on their farm, ranch or forest land through practices like cover cropping, conservation tillage, wetland restoration, prescribed grazing, nutrient management, tree planting and more, he added.

Historically underserved (HU) participants, including limited resource farmers and ranchers, beginning farmers and ranchers, socially disadvantaged farmers and ranchers, and veteran farmers and ranchers are eligible for advance payments to help offset costs related to purchasing materials or contracting services through EQIP. HU participants may elect to receive an advance of not less than 50 percent of the EQIP conservation practice payment amount. Participants who receive advance payment must expend the funds within 90 days of receiving the advance.

Water management entities who assist private agricultural producers with managing water distribution or conservation systems can also apply for EQIP. These entities are defined as a State, irrigation district, ground water management district, acequia, land grantmerced, or similar entity that has jurisdiction or responsibilities related to water delivery or management to eligible lands.

To learn more about EQIP and CSP, or for general information about NRCS programs, contact your local NRCS office. Office locations can be found here. NRCS service center **locator** 

## **USDA Offers Disaster Assistance for Producers Facing Inclement Weather**

Severe weather events create significant challenges and often result in catastrophic loss for agricultural producers. Despite every attempt to mitigate risk, your operation may suffer losses. USDA offers several programs to help with recovery.

#### **Risk Management**

For producers who have risk protection through <u>Federal Crop Insurance</u> or the <u>Noninsured</u> Crop Disaster Assistance Program (NAP), we want to remind you to report crop damage to your crop insurance agent or the local Farm Service Agency (FSA) office.

If you have crop insurance, contact your agency within 72 hours of discovering damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

#### **Disaster Assistance**

USDA also offers disaster assistance programs, which is especially important to livestock, fruit and vegetable, specialty and perennial crop producers who have fewer risk management options.

First, the Livestock Indemnity Program (LIP) and Emergency Assistance for Livestock, Honeybee and Farm-raised Fish Program (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. And, the Livestock Forage Disaster Program (LFP) provides assistance to producers of grazed forage crop acres that have suffered crop loss due to a qualifying drought. Livestock producers suffering the impacts of drought can also request Emergency Haying and Grazing on Conservation Reserve Program (CRP) acres.

Next, the <u>Tree Assistance Program</u> (TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which cover the crop but not the plants or trees in all cases.

For LIP and ELAP, you will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For TAP, you will need to file a program application within 90 days.

#### **Documentation**

It's critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss.

Other common documentation options include:

- Purchase records
- · Production records
- Vaccination records
- Bank or other loan documents
- Third-party certification

#### **Other Programs**

The Emergency Conservation Program and Emergency Forest Restoration Program can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.

Additionally, FSA offers a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs. You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs.

Meanwhile, USDA's Natural Resources Conservation Service (NRCS) provides financial resources through its Environmental Quality Incentives Program to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.

#### **Additional Resources**

Additional details – including payment calculations – can be found on our NAP, ELAP, LIP, and TAP fact sheets. On farmers.gov, the Disaster Assistance Discovery Tool, Disaster-ata-Glance fact sheet, and Farm Loan Discovery Tool can help you determine program or loan options.

While we never want to have to implement disaster programs, we are here to help. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center. All USDA Service Centers are open for business, including those that restrict in-person visits or require appointments because of the pandemic.

## **Keeping Livestock Inventory Records**

Livestock inventory records are necessary in the event of a natural disaster, so remember to keep them updated.

When disasters strike, the USDA Farm Service Agency (FSA) can help you if you've suffered excessive livestock death losses and grazing or feed losses due to eligible natural disasters.

To participate in livestock disaster assistance programs, you'll be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to your local FSA office within 30 calendar days of when the loss of livestock is apparent. For grazing or feed losses, you must submit a notice of loss to your local FSA office within 30 calendar days of when the loss is apparent and should maintain documentation and receipts.

You should record all pertinent information regarding livestock inventory records including:

- Documentation of the number, kind, type, and weight range of livestock
- Beginning inventory supported by birth recordings or purchase receipts.

For more information on documentation requirements, contact your local County USDA Service Center or visit <u>fsa.usda.gov</u>.

## **USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service**

The U.S. Department of Agriculture (USDA) launched a new online tool to help farmers and ranchers better navigate the farm loan application process. This uniform application process will help to ensure all farm loan applicants receive equal support and have a consistent customer experience with USDA's Farm Service Agency (FSA) regardless of their individual circumstances.

USDA experiences a high rate of incomplete or withdrawn applications, particularly among underserved customers, due in part to a challenging and lengthy paper-based application process. The Loan Assistance Tool is available 24/7 and gives customers an online stepby-step guide that supplements the support they receive when working in person with a

USDA employee, providing materials that may help an applicant prepare their loan application in one tool.

Farmers can access the Loan Assistance Tool by visiting farmers.gov/farm-loanassistance-tool and clicking the 'Get Started' button. From here they can follow the prompts to complete the Eligibility Self-Assessment and start the farm loan journey. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

The Loan Assistance Tool is the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements and tools that are anticipated to launch in 2023 include:

- A streamlined and simplified direct loan application, reduced from 29 pages to 13 pages.
- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

### **Background**

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA is taking action to immediately provide relief to qualifying distressed borrowers whose operations are at financial risk while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

## **USDA Seeking Applications to Expand Conservation Assistance to Underserved Producers**

Proposals are due April 27, 2023.

Read more for details and a link to the notice of funding opportunity on Grants.gov...

The U.S. Department of Agriculture (USDA) is seeking applications for projects that will improve outreach to underserved producers and underserved communities about conservation programs and services and opportunities for students to pursue careers in agriculture, natural resources and related sciences. USDA's Natural Resources Conservation Service (NRCS) is offering up to \$70 million in cooperative agreements with entities for two-year projects that encourage participation in NRCS programs, especially in underserved communities and among urban and small-scale producers.

A pre-recorded webinar with information about the program is available at https://www.nrcs.usda.gov/about/partner-with-us/outreach-and-partnerships/equity-in-

## Rolling Out Revenue Based Disaster and **Pandemic Assistance Programs**

Beginning January 23, 2023, agricultural producers can begin to apply for two new important programs for revenue losses, from 2020 and 2021 natural disasters or the COVID-19 pandemic. Both programs equitably fill gaps in earlier assistance.

First, you may be eligible for assistance through the <u>Emergency Relief Program</u> (ERP) Phase Two if you experienced revenue losses from eligible natural disasters in 2020 and 2021.

You may also be eligible for the Pandemic Assistance Revenue Program (PARP) if you experienced revenue losses in calendar year 2020. PARP is addressing gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses.

Applications for both new programs are due June 2, 2023, and you can apply for both programs during your same appointment with USDA's Farm Service Agency (FSA).

Historically, FSA programs have been designed to make direct payments to producers based on a single disaster event or for a single commodity loss. For many of you, this may be the first revenue-based program that you've applied for with FSA.

#### Why revenue-based programs?

ERP Phase Two and PARP take a much more holistic approach to disaster assistance, ensuring that producers not just make it through a single growing season but have the financial stability to invest in the long-term well-being of their operations and employees.

In general, ERP Phase Two payments are based on the difference in allowable gross revenue between a benchmark year, representing a typical year of revenue for the producer and the disaster year – designed to target the remaining needs of producers impacted by qualifying natural disasters and avoid duplicative payments. ERP Phase Two revenue loss is based on tax years.

For PARP, an agricultural producer must have been in the business of farming during at least part of the 2020 calendar year and had a decrease in revenue for the 2020 calendar year, as compared to a typical year. PARP revenue loss is based on calendar years.

### How to Apply

In preparation for enrollment, producers should gather supporting documentation including:

- Schedule F (Form 1040); and
- Profit or Loss from Farming or similar tax documents for tax years 2018, 2019, 2020, 2021 and 2022 for ERP and for calendar years 2018, 2019 and 2020 for PARP.

Producers should also have, or be prepared to have, the following forms on file for both ERP and PARP program participation:

- Form AD-2047, Customer Data Worksheet (as applicable to the program participant);
- Form CCC-902, Farm Operating Plan for an individual or legal entity;
- Form CCC-901, Member Information for Legal Entities (if applicable); and
- Form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification.
- Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, as certain existing permanent and ad-hoc disaster programs provide increased benefits or reduced fees and premiums.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm should contact FSA at their local USDA Service Center.

#### Yes, FSA is stepping outside of the box.

FSA is a big proponent of agricultural producers having a say in the design, implementation and delivery of the programs that directly impact their livelihoods. We also believe that some of the most creative and useful ideas for program and process improvements come from the FSA employees who administer this assistance through our network of more than 2,100 county offices. We want to thank producers across the country, along with the entire FSA workforce, for not just thinking outside of the box but also providing their input to make sure that we can improve and enhance our programs and our approach to assistance to better and more efficiently serve all producers who need our help.

Please visit your local USDA Service Center for more information on ERP Phase Two, PARP and our full portfolio of conservation, prices support, safety-net, credit and disaster assistance programs.

## **USDA Develops Simplified Direct Loan** Application to Improve Customer Service

The U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form will be available starting March 1, 2023.

Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting farmers.gov/farm-loanassistance-tool and clicking the 'Get Started' button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.

The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on farmers gov in the future. Other improvements that are anticipated to launch in 2023 include:

- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to provide relief to qualifying distressed borrowers while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available options on all FSA loan options at fsa.usda.gov or by contacting their local USDA Service Center.

## Five Facts About the United States Drought **Monitor**

This is likely no surprise to you, but drought persists across the western U.S. and is intensifying in some areas. No geographic area is immune to the potential of drought at any given time. The <u>U.S. Drought Monitor</u> provides a weekly drought assessment, and it plays an important role in USDA programs that help farmers and ranchers recover from drought.

Fact #1 - Numerous agencies use the Drought Monitor to inform drought-related decisions.

The map identifies areas of drought and labels them by intensity on a weekly basis. It categorizes the entire country as being in one of six levels of drought. The first two, None and Abnormally Dry (D0), are not considered to be drought. The next four describe increasing levels of drought: Moderate (D1), Severe (D2), Extreme (D3) and Exceptional (D4).

While many entities consult the Drought Monitor for drought information, drought declarations are made by federal, state and local agencies that may or may not use the Drought Monitor to inform their decisions. Some of the ways USDA uses it to determine a producer's eligibility for certain drought assistance programs, like the Livestock Forage <u>Disaster Program and Emergency Haying or Grazing on Conservation Reserve Program</u> acres and to "fast-track" Secretarial drought disaster designations.

#### Fact #2 - U.S. Drought Monitor is made with more than precipitation data.

When you think about drought, you probably think about water, or the lack of it. Precipitation plays a major role in the creation of the Drought Monitor, but the map's author considers numerous indicators, including drought impacts and local insight from over 450 expert observers around the country. Authors use several dozen indicators to assess drought, including precipitation, streamflow, reservoir levels, temperature and evaporative demand, soil moisture and vegetation health. Because the drought monitor depicts both short and long-term drought conditions, the authors must look at data for multiple timeframes. The final map produced each week represents a summary of the story being told by all the pieces of data. To help tell that story, authors don't just look at data. They converse over the course of the map-making week with experts across the country and draw information about drought impacts from media reports and private citizens.

#### Fact #3 - A real person, using real data, updates the map.

Each week's map author, not a computer, processes and analyzes data to update the drought monitor. The map authors are trained climatologists or meteorologists from the National Drought Mitigation Center at the University of Nebraska-Lincoln (the academic partner and website host of the Drought Monitor), the National Oceanic and Atmospheric Administration and USDA. The author's job is to do what a computer can't – use their expertise to reconcile the sometimes-conflicting stories told by each stream of data into a single assessment.

### Fact #4 - The Drought Monitor provides a current snapshot, not a forecast.

The Drought Monitor is a "snapshot" of conditions observed during the most recent week and builds off the previous week's map. The map is released on Thursdays and depicts conditions based on data for the week that ended the preceding Tuesday. Rain that falls on the Wednesday just before the USDM's release won't be reflected until the next map is published. This provides a consistent, week-to-week product and gives the author a window to assess the data and come up with a final map.

#### Fact #5 – Your input can be part of the drought-monitoring process.

State climatologists and other trained observers in the drought monitoring network relay on-the-ground information from numerous sources to the US Drought monitor author each week. That can include information that you contribute.

The Drought Monitor serves as a trigger for multiple forms of federal disaster relief for agricultural producers, and sometimes producers contact the author to suggest that drought conditions in their area are worse than what the latest drought monitor shows. When the author gets a call like that, it prompts them to look closely at all available data for that area, to see whether measurements of precipitation, temperature, soil moisture and other indicators corroborate producer-submitted reports. This is the process that authors follow whether they receive one report or one hundred reports, although reports from more points may help state officials and others know where to look for impacts.

There are multiple ways to contribute your observations:

- 1. Talk to your state climatologist Find the current list at the American Association of State Climatologists website.
- 2. Email Emails sent to <u>droughtmonitor@unl.edu</u> inform the USDM authors.
- 3. Become a CoCoRaHS observer Submit drought reports along with daily precipitation observations to the Community Collaborative Rain, Hail & Snow Network.
- 4. Submit Condition Monitoring Observer Reports (CMOR) go.unl.edu/CMOR.

For more information, read our <u>Ask the Expert blog with a NDMC climatologist</u> or visit farmers.gov/protection-recovery.

## **USDA Provides Payment of Nearly \$800 Million** in Assistance to Help Keep Farmers Farming

USDA announced that distressed borrowers with qualifying USDA farm loans have already received nearly \$800 million in assistance, as part of the \$3.1 billion in assistance for distressed farm loan borrowers provided through Section 22006 of the Inflation Reduction Act (IRA). The IRA directed USDA to expedite assistance to distressed borrowers of direct or guaranteed loans administered by USDA's Farm Service Agency (FSA) whose operations face financial risk.

This recent announcement in October 2022 kicks off a process to provide assistance to distressed farm loan borrowers using several complementary approaches, with the goal of keeping them farming, removing obstacles that currently prevent many of these borrowers from returning to farming, and improving the way that USDA approaches borrowing and servicing. Through this assistance, USDA is focused on generating long-term stability and success for distressed borrowers.

Work has already started to bring some relief to distressed farmers. As of Oct. 2022, over 13,000 borrowers have already benefited from the resources provided under the Inflation Reduction Act as follows:

- Approximately 11,000 delinquent direct and guaranteed borrowers had their accounts brought current. USDA also paid the next scheduled annual installment for these direct loan borrowers giving them peace of mind in the near term.
- Approximately 2,100 borrowers who had their farms foreclosed on and still had remaining debt have had this debt resolved in order to cease debt collections and

garnishment relieving that burden that has made getting a fresh start more difficult.

In addition to the automatic assistance already provided, USDA has also outlined steps to administer up to an additional \$500 million in payments to benefit the following distressed borrowers:

- USDA will administer \$66 million in separate automatic payments, using COVID-19 pandemic relief funds, to support up to 7,000 direct loan borrowers who used FSA's disaster-set-aside option during the pandemic to move their scheduled payments to the end of their loans.
- USDA is also initiating two case-by-case processes to provide additional assistance to farm loan borrowers. Under the first new process, FSA will review and assist with delinquencies from 1,600 complex cases, including cases in which borrowers are facing bankruptcy or foreclosure. The second new process will add a new option using existing direct loan servicing criteria to intervene more quickly and help an estimated 14,000 financially distressed borrowers who request assistance to avoid even becoming delinquent.

More details on each of the categories of assistance, including a downloadable fact sheet, are available on the Inflation Reduction Act webpage on farmers.gov.

Similar to other USDA assistance, all of these payments will be reported as income and borrowers are encouraged to consult their tax advisors. USDA also has resources and partnerships with cooperators who can provide additional assistance and help borrowers navigate the process.

The announcement today is only the first step in USDA's efforts to provide assistance to distressed farm loan borrowers and respond to farmers and to improve the loan servicing efforts at USDA by adding more tools and relaxing unnecessary restrictions. Additional announcements and investments in assistance will be made as USDA institutes these additional changes and improvements.

This effort will ultimately also include adding more tools and relaxing unnecessary restrictions through assistance made possible by Congress through the IRA. Further assistance and changes to the approach will be made in subsequent phases.

#### Background

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans, which do not include farm storage facility loans or marketing assistance loans. With the funds and direction Congress provided in Section 22006 of IRA, USDA is taking action to immediately provide relief to qualifying distressed borrowers whose operations are at financial risk while working on making transformational changes to how USDA goes about loan servicing in the long run so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations and remain in good financial standing.

In January 2021, USDA suspended foreclosures and other adverse actions on direct farm loans due to the pandemic and encouraged guaranteed lenders to follow suit. Last week, USDA reiterated this request to guaranteed lenders to provide time for the full set of IRA

distressed borrower assistance to be made available before lenders take irreparable actions.

Producers can explore available loan options using the Farm Loan Discovery Tool on farmers.gov (also available in Spanish) or by contacting their local USDA Service Center. Producers can also call the FSA call center at 877-508-8364 between 8 a.m. and 7 p.m. Eastern. USDA has tax-related resources available at farmers.gov/taxes.

## Ask the Expert: Farmers.gov Conservation **Section with Tyler Kendall**

In this Ask the Expert, Tyler Kendall, management and program analyst for the Natural Resources Conservation Service (NRCS) answers a few questions about USDA's farmers.gov customer portal. Tyler helps lead the effort to provide personalized customer information via farmers.gov. A farmers.gov account provides self-service opportunities to Farm Service Agency (FSA) and NRCS customers through a secure, authenticated access process.

#### What features will conservation customers be most interested in?

There are several self-help options that allow you to access your conservation data from home or on your phone or tablet. For example, you can access, view, download, and print all of your conservation documents including your conservation plans, contracts, and plan maps. Contract documents can be conveniently eSigned in farmers.gov and the feature is mobile enabled so you can sign your documents from the field while on the go!

To read the full blog visit farmers.gov/blog/ask-the-expert-farmersgov-conservationsection-with-tyler-kendall.

## Ask the Expert: A Q&A on Water Quality **Outcomes of Voluntary Conservation with Lisa Duriancik**

In this Ask the Expert, Lisa Duriancik answers questions about her work to quantify the effects of voluntary conservation on water quality in fields and selected watersheds. Lisa is the Watersheds Assessment Leader for USDA's Conservation Effects Assessment Project (CEAP), an effort led by USDA's Natural Resources Conservation Service (NRCS).

#### How do CEAP findings inform conservation efforts?

We need data to measure the effects of both individual conservation practices and combinations of conservation practices to maximize environmental benefits, and to understand how our field-level efforts impact broader ecosystems and communities.

I work with producers and land managers, conservationists, and scientists to measure the outcomes of voluntary conservation in watersheds. I'm interested in how individual conservation practices on one field, and how systems of practices, impact water quality

metrics such as reduced nutrient leaching or reduced soil erosion. I'm also interested in how the sum of voluntary conservation efforts across an entire watershed – including many farm fields – impacts water quality throughout for the local community or region.

We currently have 24 active watershed studies. You can see the locations of these studies and find out more about the research going on at each site. These findings strengthen our science base for conservation, improve conservation planning, refine our methods and tools, and ultimately help NRCS deliver more focused, strategic conservation opportunities to support productive agricultural lands and environmental benefits - including improved water quality - nationwide.

To read the full blog visit farmers.gov/blog/ask-the-expert-qa-on-water-quality-outcomesvoluntary-conservation-with-lisa-duriancik.

## 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

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