

U.S. DEPARTMENT OF AGRICULTURE

USDA News - Lone Star State Edition - June 30, 2022

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

- From the FSA State Executive Director
- From the NRCS State Conservationist
- <u>USDA Has Issued More Than \$4 Billion in Emergency Relief Program</u>
 Payments to Date
- USDA Reminds Texas Producers to File Crop Acreage Reports
- <u>USDA Announces Assistance for On-Farm Food Safety Expenses for Specialty Crop Growers</u>
- Workshops Connect Texas Landowners to Conservation Tools and Resources
- <u>USDA Offers Water Quality-Focused Program That Builds on CRP</u> Contracts
- Unauthorized Disposition of Grain Results in Financial Penalties
- Maintaining the Quality of Farm-Stored Loan Grain
- Applying for Farm Storage Facility Loans
- USDA Updates Farm Loan Programs to Increase Equity
- Communication is Key in Lending

From the FSA State Executive Director

Farmers and ranchers across Texas continue to experience intense drought conditions, significantly impacting agricultural operations. Livestock producers may be eligible for assistance through the Livestock Forage Disaster Program (LFP). As of June 17, 228 Texas counties are eligible for LFP assistance. Contact your local FSA office to schedule an appointment.



Agricultural producers who have not yet completed their crop acreage reports should

make an appointment with their local FSA office before the applicable deadline. Filing an accurate crop acreage report is required in order to receive many USDA program benefits.

July 15 is a major deadline for most crops, but acreage reporting deadlines vary by county and by crop. Contact the FSA at your local <u>USDA Service Center</u> for acreage reporting deadlines that are specific to your county.

In May, FSA began mailing prefilled applications forms to producers with crop insurance indemnities for the Emergency Relief Program (ERP). ERP is providing assistance to agricultural producers impacted by natural disasters during 2020 and 2021. The deadline to submit these applications for ERP Phase 1 is Friday, July 22, 2022. You can find an ERP Checklist Blog by Zach Ducheneaux, FSA Administrator, at farmers.gov/blog/top-6-emergency-relief-program-checklist-items-eligible-farmers

FSA reminds rural communities, farmers and ranchers, families and small businesses affected by hurricanes and tropical storms that USDA has programs that provide assistance. FSA also has a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs.

For crops that do not have crop insurance available, the <u>Noninsured Crop Disaster Assistance</u> <u>Program</u> (NAP) is available through the local FSA office.

Livestock and perennial crop producers often have more limited risk management options available, so there are several disaster programs for them. Key programs include:

- the Livestock Indemnity Program
- the Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program
- the Tree Assistance Program.

Additional information on these and other disaster programs can be found online at <u>farmers.gov/protection-recovery</u>.

I encourage producers of commercial and backyard flocks to stay aware of the continuing threat of Highly Pathogenic Avian Influenza. USDA has many resources available for both commercial poultry producers and backyard bird owners through our Defend the Flock campaign. More information about this campaign as well as links to toolkits containing biosecurity checklists, videos, and more are available at aphis.usda.gov/aphis/ourfocus/animalhealth/animal-disease-information/avian/defend-the-flock-program/.

Happy July 4th to you and your family!

Sincerely,

Kelly Adkins State Executive Director Farm Service Agency - Texas

From the NRCS State Conservationist



Summer has officially arrived in Texas and much of the State is continuing to experience above normal temperatures and abnormally dry conditions. For information related to drought, please visit the Drought Resources webpage and contact your local USDA Service Center to develop a drought management plan.

USDA celebrated National Pollinator Week, June 20 – 26, 2022, to share how agricultural

producers are helping pollinators spread their wings in flight to a consistent source of nectar and pollen to help farmers make the most of their land to sustainably produce the nation's food and fiber. Here is an Ask the Expert blog on selecting pollinator mixes.

USDA NRCS also joined groups from across the globe to celebrate National Soil Health Day on Thursday, June 23, 2022. National Soil Health Day was started in 2019 to celebrate soil professionals, farmers and growers who are focused not only on soil conservation, but also on feeding and enhancing our global soil health. <u>Learn more</u>.

Texas is pleased to announce the launch of the Texas <u>organic webpage</u>. This webpage serves as an informational hub with a variety of resources for organic farmers and producers transitioning to organic to help them meet growing consumer demands. In addition to the online resources, NRCS Texas has two Urban Conservationists that serve as Organic Champions for the agency and can assist producers with any concerns or opportunities with organic production. Michael Higgins, in the Arlington USDA Service Center can be reached at michael.higgins@usda.gov or at (817) 602-0195. Margaret Gannon, in the El Paso USDA Service Center can be reached at margaret.gannon@usda.gov or at (915) 539-1497.

The second funding solicitation of the <u>USDA Partnerships for Climate-Smart Commodities</u> <u>opportunity</u> received more than 600 applications for innovative projects with an emphasis on enrollment of small and or underserved producers and monitoring, reporting, and verification activities developed at minority-serving institutions. The funding selections will be announced later this year.

The USDA, under the Office of Urban Agriculture and Innovative Production, is inviting eligible entities to submit proposals under the Urban Agriculture and Innovative Production (UAIP) Competitive Grants from June 3 through August 2, 2022. <u>Learn more or apply through this funding opportunity</u>. For additional information, <u>view our webinar</u> or email <u>UrbanAgriculture@usda.gov</u>.

In the News

<u>USDA Advances Food System Transformation with \$43 Million for Urban Agriculture and Innovative Production, Adds New Urban County Committees</u>

USDA Seeks Proposals for Joint Chiefs' Landscape Restoration Partnership

NRCS Offers New Online Resources with Climate Smart Agriculture Information for Organic Producers

Upcoming Events

July 6-7, 2022 <u>America's 1st National Veteran Women in Agriculture Conference (In person & virtual)</u>

July 9, 2022 Women in Agriculture Farm and Ranch Tour

July 13, 2022 Conservation Easement Workshop, Weatherford

July 14-16, 2022 Texas Sheep and Goat Raisers Assn. Annual Meeting

July 14, 2022 Sustainable Forestry & African American Land Retention Workshop

July 14, 2022 <u>Carbon Markets Webinar</u>

July 21, 2022 So You Want to Be a Farmer (Virtual)

August 1-3, 2022 <u>Texas A&M Beef Cattle Short Course</u>

August 3, 2022 Conservation Easement Workshop, San Angelo

August 7-9, 2022 2022 Southern Family Farmers & Food Systems Conference,

August 10, 2022 Conservation Easement Workshop, Lubbock

August 11, 2022 Sustainable Forestry & African American Land Retention Workshop

August 17, 2022 Conservation Easement Workshop, San Antonio

August 18, 2022 Understanding Carbon, Carbon Offsets, and Carbon Markets

August 23, 2022 Conservation Easement Workshop, Nacogdoches

August 30-31, 2022 <u>Sustainable Forestry and African American Land Retention Conference</u> (Virtual)

Sincerely,

Kristy Oates State Conservationist Natural Resources Conservation Service - Texas

USDA Has Issued More Than \$4 Billion in Emergency Relief Program Payments to Date

Agriculture Secretary Tom Vilsack announced that to date, agricultural producers have already received more than \$4 billion through the Emergency Relief Program (ERP), representing approximately 67% of the more than \$6 billion projected to be paid through this first phase of the program. The U.S. Department of Agriculture (USDA) mailed out pre-filled applications in late May to producers with crop insurance who suffered losses due to natural disasters in 2020 and 2021. Commodity and specialty crop producers have until July 22 to complete applications.

USDA is implementing ERP and ELRP in two phases, with the first phase utilizing existing claim data to provide relief expediently, and the second phase focusing on ensuring producers

not covered by other programs receive assistance. For phase one, USDA used crop insurance and Noninsured Crop Disaster Assistance Program (NAP) claim data.

Both ERP and the previously announced Emergency Livestock Relief Program (ELRP) are funded by the *Extending Government Funding and Delivering Emergency Assistance Act*, which President Biden signed into law in 2021. The law provided \$10 billion to help agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021, of which \$750 million is committed to livestock producers who experienced losses to drought or wildfire in calendar year 2021. Eligible livestock producers received ELRP payments totaling more than \$590 million since the program was rolled out in late March.

Pre-Filled Applications

Eligible producers with eligible crop insurance claims have received pre-filled applications, which included eligibility requirements and payment calculations. Producers received a separate application form for each program year in which they experienced an eligible loss.

Producers should check with the Farm Service Agency (FSA) at their local <u>USDA Service</u> <u>Center</u> to confirm eligibility and to ensure that all required farm program participation, adjusted gross income and conservation compliance forms are on file. Producers who have previously participated in FSA programs likely have these required forms already on file.

ERP provisions allow for a higher payment percentage for historically underserved producers, including beginning, limited resource, socially disadvantaged and military veteran producers. To qualify for the higher payment rate, individuals must have a Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification on file.

To receive a payment, producers must complete and submit their forms by the July 22 deadline. Once the completed ERP application for payment is submitted to and signed by the FSA, producers enrolled in direct deposit should look for their payment within three business days.

Additional Assistance through Phase One

FSA will be sending pre-filled applications for about 9,000 eligible producers with NAP coverage in mid-July.

The Federal crop insurance data used to populate ERP phase one pre-filled applications included claim data on file with USDA's Risk Management Agency (RMA) as of May 2, 2022. At that time, claim data for the Supplemental Coverage Option (SCO), Enhanced Coverage Option (ECO), Stacked Income Protection Plan (STAX), Margin Protection Plan (MP) or Area Risk Protection Insurance (ARPI) were not complete, so crop/units including these coverage options were not included in the pre-filled ERP application form. In late summer 2022, updated claim information will be used to generate a second pre-filled application for those crop/units with eligible losses on file with RMA not included in the first mailing.

More Information

ERP covers losses to crops, trees, bushes and vines due to a qualifying natural disaster event in calendar years 2020 and 2021. Eligible crops include all crops for which crop insurance or NAP coverage was available, except for crops intended for grazing. Qualifying natural disaster events include wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.

All producers who receive ERP phase one payments are statutorily required to purchase crop insurance or NAP coverage where crop insurance is not available for the next two available crop years.

Producers should contact their local <u>Service Center</u> if they have questions. Additionally, other resources include:

- ERP fact sheet
- ERP Webpage
- "Top 6 Emergency Relief Program Checklist" blog on farmers.gov
- May 16, 2022, news release

The second phase of both ERP and ELRP will be aimed at filling gaps and providing assistance to producers who did not participate in or receive payments through the existing programs that are being leveraged for phase one implementation. Through proactive communication and outreach, USDA will keep producers and stakeholders informed as program details are made available.

USDA Reminds Texas Producers to File Crop Acreage Reports

Agricultural producers in State who have not yet completed their <u>crop acreage reports</u> after planting should make an appointment with their U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) service center 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, including failed acreage and prevented planted acreage, can prevent the loss of benefits.

How to File a Report

Acreage reporting dates vary by crop and by county. Contact your local FSA office for a list of acreage reporting deadlines by crop.

To file a crop acreage report, producers 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).
- Acreage prevented from planting, when applicable.
- Other information as required.

Acreage Reporting Details

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.
- If crops are covered by the Noninsured Crop Disaster Assistance Program, acreage reports should be submitted by the applicable state, county, or crop-specific reporting deadline or 15 calendar days before grazing or harvesting of the crop begins.

Producers should also report crop acreage they intended to plant, but due to natural disaster, were unable to because of a natural disaster.

Prevented planting acreage must be reported on form CCC-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and USDA's Risk Management Agency.

FSA offers continuous certification for perennial forage. This means after perennial forage is reported once and the producer elects continuous certification, the certification remains in effect until a change is made. Check with FSA at the local USDA Service Center for more information on continuous certification.

New Option to View, Print and Label Maps on Farmers.gov

Producers with an eAuth account linked to their USDA customer record can now access their FSA farm records, maps and common land units by logging into farmers.gov. A new feature will allow producers to export field boundaries as shapefiles and import and view other shapefiles, such as precision agriculture boundaries. This will allow producers to view, print and label their own maps for acreage reporting purposes.

Producers who have authority to act on behalf of another customer as a grantee via form FSA-211 Power of Attorney, Business Partner Signature Authority, along with other signature types, or as a member of a business can now access information in the farmers.gov portal.

Producers can learn how to use the farmers.gov Farm Records Mapping functionality with this <u>fact sheet</u> and these <u>video tutorials</u>.

More Information

Producers can make an appointment to report acres by contacting their local <u>USDA Service</u> Center.

USDA Announces Assistance for On-Farm Food Safety Expenses for Specialty Crop Growers

Agriculture Secretary Tom Vilsack announced that the U.S. Department of Agriculture (USDA) plans to provide up to \$200 million in assistance for specialty crop producers who incur eligible on-farm food safety program expenses to obtain or renew a food safety certification in calendar years 2022 or 2023. USDA's new Food Safety Certification for Specialty Crops (FSCSC) program will help to offset costs for specialty crop producers to comply with regulatory requirements and market-driven food safety certification requirements, which is part of USDA's broader effort to transform the food system to create a more level playing field for small and medium producers and a more balanced, equitable economy for everyone working in food and agriculture.

Specialty crop operations can apply for assistance for eligible expenses related to a 2022 food safety certificate issued on or after June 21, 2022, beginning June 27, 2022. USDA is delivering FSCSC to provide critical assistance for specialty crop operations, with an emphasis on equity in program delivery while building on lessons learned from the COVID-19 pandemic and supply chain disruptions. Vilsack made the announcement from Hollis, N.H., where he toured a local, family-owned farm and highlighted USDA's efforts to help reduce costs for farmers and support local economies by providing significant funding to cut regulatory costs and increase market opportunities for farmers in New Hampshire and across the nation.

Program Details

FSCSC will assist specialty crop operations that incurred eligible on-farm food safety certification and related expenses related to obtaining or renewing a food safety certification in calendar years 2022 and 2023. For each year, FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing their certification, as well as a portion of their 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 2022 (issued on or after June 21, 2022) or 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 2022 is June 27, 2022, through January 31, 2023, and the application period for 2023 will be announced at a later date. FSA will issue payments at the time of application approval for 2022 and after the application period ends for 2023. 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. Producers can visit farmers.gov/service-locator to find their local FSA office. Specialty crop producers can also call 877-508-8364 to speak directly with a USDA employee ready to assist.

Producers can visit <u>farmers.gov/food-safety</u> for additional program details, eligibility information and forms needed to apply.

Workshops Connect Texas Landowners to Conservation Tools and Resources

TALT and NRCS Presenting Workshops Across Texas

The Texas Agricultural Land Trust (TALT) and the Natural Resources Conservation Service (NRCS) are presenting a special series of workshops to share information that could benefit landowners across the state. The workshops will be focused on conservation tools and resources including the NRCS Agricultural Conservation Easement Program that provides financial support to landowners.

The workshops will be held in July and August in Weatherford, Lubbock, San Antonio, Nacogdoches, and San Angelo.

NRCS is a division of the U.S. Department of Agriculture that helps America's farmers, ranchers and forest landowners conserve the nation's soil, water, air and other natural resources. All programs are voluntary and offer science-based solutions that benefit both the landowner and the environment. The workshops being held across Texas this summer are funded through the Texas Partners for Conservation Grant through NRCS.

The workshops will be held from 9:00 a.m. - 2:00 p.m. on the following dates/locations:

July 13 – Weatherford | Sherriff's Posse Building

August 3 - San Angelo | Tom Green 4-H Center

August 10 - Lubbock | Plains Cotton Cooperative Association

August 17 - San Antonio | Witte Museum

August 23 – Nacogdoches | Fredonia Hotel

Lunch will be provided, and all participants should <u>register one week in advance</u>. Registration link HERE.

USDA Offers Water Quality-Focused Program That Builds on CRP Contracts

The U.S. Department of Agriculture (USDA) is announcing the signup period for its Clean Lakes, Estuaries, And Rivers initiative (CLEAR30) — a nationwide opportunity for certain landowners and agricultural producers currently implementing water quality practices through the Conservation Reserve Program (CRP) to enroll in 30-year contracts, extending the lifespan and strengthening the benefits of important water quality practices on their land.

Producers may apply for CLEAR30, a voluntary, incentive-based conservation program, **from April 1, 2022, through Aug. 5, 2022**.

Cropland and certain pastureland currently enrolled in Continuous CRP or the Conservation Reserve Enhancement Program (CREP) and dedicated to an eligible water quality practice such as riparian buffers, contour strips, grass waterways or wetland restoration may be eligible if their contracts are expiring by September 30, 2022.

CLEAR30 contracts will be effective beginning Oct. 1, 2022. These long-term contracts ensure that conservation practices remain in place for 30 years, which improves water quality through reducing sediment and nutrient runoff and helping prevent algal blooms. Conservation in riparian areas also provides important carbon sequestration benefits. Traditional CRP contracts run from 10 to 15 years.

About CLEAR30

CLEAR30 was established in the 2018 Farm Bill to better address water quality concerns. Originally, CLEAR30 was only available in the Great Lakes and Chesapeake Bay watersheds; in 2021, FSA made CLEAR30 available to agricultural producers and landowners nationwide, and participation grew nearly seven-fold from 2020 to 2021.

Annual rental payments for landowners who enroll in CLEAR30 will be equal to the current Continuous CRP annual payment rate plus a **20** percent water quality incentive payment and an annual rental rate adjustment of **27.5** percent.

How to Sign Up

To sign up for CLEAR30, landowners and producers should contact their local <u>USDA Service</u> <u>Center</u> by **Aug. 5, 2022**. Contact information can be found at <u>farmers.gov/service-locator</u>. Additionally, fact sheets and other resources are available at <u>fsa.usda.gov/crp</u>.

More Information

CLEAR30 is an option available through CRP, which is one of the largest voluntary private-lands conservation programs in the United States. CRP was originally intended to primarily control soil erosion and stabilize commodity prices by taking environmentally sensitive lands out of production. The program has evolved over the years, providing numerous conservation and economic benefits. In addition to CLEAR30, signups are also open for Continuous CRP and Grassland CRP.

Unauthorized Disposition of Grain Results in Financial Penalties

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and your name will be placed on a loan violation list for a two-year period. Always call before you haul any grain under loan.

Maintaining the Quality of Farm-Stored Loan Grain

Bins are ideally designed to hold a level volume of grain. When bins are overfilled and grain is heaped up, airflow is hindered and the chance of spoilage increases.

If you take out marketing assistance loans and use the farm-stored grain as collateral, remember that you are responsible for maintaining the quality of the grain through the term of the loan.

Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

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

You 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 small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

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

USDA Updates Farm Loan Programs to Increase Equity

The U.S. Department of Agriculture (USDA) is updating its farm loan programs to better support current borrowers, including historically underserved producers. These improvements are part of USDA's commitment to increase equity in all programs, including farm loans that provide important access to capital for covering operating expenses and purchasing land and equipment.

The 2018 Farm Bill authorized FSA to provide equitable relief to certain direct loan borrowers, who are non-compliant with program requirements due to good faith reliance on a material action of, advice of, or non-action from an FSA official. Previously, borrowers may have been required to immediately repay the loan or convert it to a non-program loan with higher interest rates, less favorable terms, and limited loan servicing.

Now, FSA has additional flexibilities to assist borrowers in such situations. If the agency provided incorrect guidance to an existing direct loan borrower, the agency may provide equitable relief to that borrower. FSA may assist the borrower by allowing the borrower to keep their loans at current rates or other terms received in association with the loan which was determined to be noncompliant or the borrower may receive other equitable relief for the loan as the Agency determines to be appropriate.

USDA encourages producers to reach out to their local loan officials to ensure they fully understand the wide range of loan and servicing options available that can assist them in starting, expanding or maintaining their operation.

Additional Updates

Equitable relief is one of several changes authorized by the 2018 Farm Bill that USDA has made to the direct and guaranteed loan programs. Other changes that were previously implemented include:

- Modifying the existing three-year farming experience requirement for Direct Farm Ownership loans to include additional items as acceptable experience.
- Allowing socially disadvantaged and beginning farmer applicants to receive a guarantee equal to 95%, rather than the otherwise applicable 90% guarantee.
- Expanding the definition of and providing additional benefits to veteran farmers.
- Allowing borrowers who received restructuring with a write down to maintain eligibility for an Emergency loan.

• Expanding the scope of eligible issues and persons covered under the agricultural Certified Mediation Program.

Additional information on these changes is available in the March 8, 2022 <u>rule on the Federal</u> Register.

More Background

FSA has taken other recent steps to increase equity in its programs. Last summer, USDA announced it was providing \$67 million in competitive loans through its new Heirs' Property Relending Program to help agricultural producers and landowners resolve heirs' land ownership and succession issues. FSA also invested \$4.7 million to establish partnerships with organizations to provide outreach and technical assistance to historically underserved farmers and ranchers, which contributed to a fourfold increase in participation by historically underserved producers in the Coronavirus Food Assistance Program 2 (CFAP 2), a key pandemic assistance program, since April 2021.

Additionally, in January 2021, Secretary Vilsack announced a <u>temporary suspension of past-due debt collection and foreclosures</u> for distressed direct loan borrowers due to the economic hardship imposed by the COVID-19 pandemic.

Producers can explore available loan options using the <u>Farm Loan Discover Tool on farmers.gov</u> (<u>also available in Spanish</u>) or by contacting their local <u>USDA Service Center</u>. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors. Producers can <u>contact their local Service Center</u> to set up an in-person or phone appointment to discuss loan options.

Communication is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower's graduation to commercial credit. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation
- Any significant changes to family income or expenses
- The development of problem situations
- Any losses or proposed significant changes in security

If a farm loan borrower can't make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, contact your local <u>USDA Service Center</u> or visit <u>fsa.usda.gov</u>.

USDA in Texas



Farm Service Agency

Kelly Adkins State Executive Director

Farm Service Agency State Committee

Debra Barrett

Natural Resources Conservation Service

Kristy Oates State Conservationist