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| February 2021NL MastheadHaving trouble viewing this email? [View it as a Web page](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2NvbnRlbnQuZ292ZGVsaXZlcnkuY29tL2FjY291bnRzL1VTRlNBL2J1bGxldGlucy8yYzBjZTNlIn0.aqTKfBLjxlobE_NSxk-JxmmPyjbTBhdhP28AtKG2GuY%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681802738%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=4zMnOOLyhxJa8Joldj3wv4c6z%2B6TqvaqNy9gq4Ma1xg%3D&reserved=0).* [March 15 is Deadline to Make Elections and Complete Enrollment in 2021 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Programs](#link_1)
* [FSA Implements Set-Aside Loan Provision for Customers Impacted by COVID-19](#link_2)
* [Report Noninsured Crop Disaster Assistance Program (NAP) Losses](#link_3)
* [Is the Noninsured Crop Disaster Assistance Program Right for You?](#link_4)
* [Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#link_5)
* [Preauthorized Debit Available for Farm Loan Borrowers](#link_6)

Arizona FSA Newsletter |
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| Arizona Farm Service Agency230 N. 1st Avenue, Suite 506 Phoenix, Arizona  85003Phone: 602-285-6300Fax:  855-220-1760[www.fsa.usda.gov/az](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdi94eD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.vO6PeP2ywscVuYSA9rjLzX9XEbvhpBVURiypd1uMa7I%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681812692%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ktw8FSFBqRPPuM5opT6b%2B2MJS7oGd03ZEvdiLojP66Q%3D&reserved=0)**State Executive Director:**Grace Lamas (Acting)To find contact information for your local office go to [www.fsa.usda.gov/az](http://www.fsa.usda.gov/az)    | March 15 is Deadline to Make Elections and Complete Enrollment in 2021 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) ProgramsAgricultural producers can now make elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2021 crop year.Enrollment for the 2021 crop year closes March 15, 2021.ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its 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 and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat. **2021 Elections and Enrollment**Producers can elect coverage and enroll in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for the 2021 crop year. Although election changes for 2021 are optional, enrollment (signed contract) is required for each year of the program. If a producer has a multi-year contract on the farm and makes an election change for 2021, it will be necessary to sign a new contract.If an election is not submitted by the deadline of March 15, 2021, the election defaults to the current election for crops on the farm from the prior crop year.For crop years 2022 and 2023, producers will have an opportunity to make new elections during those signups. Farm owners cannot enroll in either program unless they have a share interest in the farm.  **Web-Based Decision Tools**In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:* [Gardner-farmdoc Payment Calculator](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M3OTI3ZGRlN2E1YTE0MGZkOWU0MTA4ZDg3YzI3NzhmMSU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2MzczOTU4NTYyNjEzMDQ3MDklN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPVV1eHhqY0t2TU80REZzR3F4T3J4b2dRQlBNQWRRcjdaR08wTkEwZWlWYTAlM0QmdXJsPWh0dHBzJTNBJTJGJTJGZmFybWRvY2RhaWx5LmlsbGlub2lzLmVkdSUyRjIwMTklMkYwOCUyRmludHJvZHVjaW5nLXRoZS1nYXJkbmVyLWZhcm1kb2MtcGF5bWVudC1jYWxjdWxhdG9yLmh0bWwlM0Z1dG1fbWVkaXVtJTNEZW1haWwlMjZ1dG1fc291cmNlJTNEZ292ZGVsaXZlcnkmdXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.2rz3L1Ce81o01gEC5bkdT2mBdGnlKLdNJ733Mxith3I%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681812692%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=n6Fd2BmIkky5xkFK0pLHtgaXJl02OqJHhpkiUszo9bA%3D&reserved=0), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
* [ARC and PLC Decision Tool](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M3OTI3ZGRlN2E1YTE0MGZkOWU0MTA4ZDg3YzI3NzhmMSU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2MzczOTU4NTYyNjEzMTQ2NjUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPU9jRDYybVRwRUlUenl1SThEZmJKdnJEbWVYV3R0JTJGWXpWcDlzNW5nSXlpMCUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZ3d3cuYWZwYy50YW11LmVkdSUyRiUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.Ri-UUh85ChJkf9vsB73UYeSP_ATZbsThYVC458wOOuI%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681822648%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=MdmtQPtmeU%2BNpi1n6L%2BEL37rTTIPDsOBeJzo2P2eSz0%3D&reserved=0), the Texas A&M tool allows producers to analyze payment yield updates and expected payments for 2021. Producers who have used the tool in the past should see their username and much of their farm data already available in the system.

**More Information** For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the [ARC and PLC webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0M3OTI3ZGRlN2E1YTE0MGZkOWU0MTA4ZDg3YzI3NzhmMSU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2MzczOTU4NTYyNjEzMTQ2NjUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPVlYSHJTSG5RbCUyQmhFaHElMkZ6TGY2YlplUzBpazRnYzRrMjJLbmg4R0RnYnhJJTNEJnVybD1odHRwcyUzQSUyRiUyRnd3dy5mc2EudXNkYS5nb3YlMkZwcm9ncmFtcy1hbmQtc2VydmljZXMlMkZhcmNwbGNfcHJvZ3JhbSUyRmluZGV4JTNGdXRtX21lZGl1bSUzRGVtYWlsJTI2dXRtX3NvdXJjZSUzRGdvdmRlbGl2ZXJ5JnV0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.Od6p2r4kPioEIbcdxDzW4etbOjolDmQnRWAxJmRznHM%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681822648%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=4bDoDtm1qfn%2Fvzt%2FEhwYT1b%2F9rA5c9Xa4utFintgeEA%3D&reserved=0).For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit [farmers.gov/service-locator](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9zZXJ2aWNlLWNlbnRlci1sb2NhdG9yP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.DGzk-MjP95waqHwJWZuP4Opa9M9JuYh_2jcFKjvUsMM%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681832606%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=og7x7SjjdwVEHBxUKUw1z0DlenZKP3qeHc9sLNXO25I%3D&reserved=0).FSA Implements Set-Aside Loan Provision for Customers Impacted by COVID-19 USDA’s Farm Service Agency (FSA) will broaden the use of the Disaster Set-Aside (DSA) loan provision, normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set aside. In some cases, FSA may also set aside a second payment for farmers who have already had one payment set aside because of a prior designated disaster.FSA direct loan borrowers will receive a letter with the details of the expanded Disaster Set-Aside authorities, which includes the possible set-aside of annual operating loans, as well as explanations of the additional loan servicing options that are available. To discuss or request a loan payment Set-Aside, borrowers should call or email the farm loan staff at their local FSA county office.The set-aside payment’s due date is moved to the final maturity date of the loan or extended up to twelve months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. This aims to improve the borrower’s cashflow in the current production cycle.FSA previously announced it was relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. Direct loan applicants and borrowers are encouraged to contact their local FSA county office to discuss loan making and servicing flexibilities and other needs or concerns. Customers participating in FSA’s guaranteed loan programs are encouraged to contact their lender. Information on these flexibilities, and office contact information, can be found on [farmers.gov/coronavirus](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L2Nvcm9uYXZpcnVzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.hRJO8kzfAjXASxk34Q0OsPpJKyg7ImYNSBHfRVH1sOg%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681832606%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=6cKJjT6RS5VaOtyLEbkdkMjb6byAMr6rQD%2Fd%2BRcko%2FY%3D&reserved=0).FSA will be accepting most forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the [farmers.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.VL_7YSY-tWyXN9OlMoYdnGGG78KfAp2vo2mAobbh9-w%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681842567%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=EUNEhncPwtWMYkfS%2Bcka8iv9EjozdS80JJWJX273THk%3D&reserved=0) portal where producers can view USDA farm loan information and certain program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at [farmers.gov/sign-in](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9zaWduLWluP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.iXAewnT0hd1vF3KOYhYObUWX_ZAJzm1Va3FjWKouyZw%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681842567%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=jmI0rvHxVOycfE8C%2FhAG4qEcOwoJoUHgKlWRdzkUsaE%3D&reserved=0). |

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| Report Noninsured Crop Disaster Assistance Program (NAP) LossesNAP provides financial assistance to you for crops that aren’t eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.To receive payment, you had to purchase NAP coverage for 2020 crops and file a notice of loss the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.Is the Noninsured Crop Disaster Assistance Program Right for You?Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA’s Risk Management Agency. The Farm Service Agency’s (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or bio based products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.Interested producers must apply for coverage using FSA form [CCC-471](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2ludHJhbmV0LmZzYS51c2RhLmdvdi9kYW0vZmZhc2Zvcm1zL2N1cnJlbnRmb3Jtcy5hc3A_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.pkDYE3_POA7Vp4SGmO9nnyhqVVmsaw8nIzjhKdOTo58%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681842567%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=vAqAHrwbwwCcq9etVo9aw5j4gGgMhAYuPZsqmKCFCMM%3D&reserved=0), “Application for Coverage,” and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don’t miss an application closing date. At the time of application, each producer will be provided a copy of the [NAP Basic Provisions](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL2ludHJhbmV0LmZzYS51c2RhLmdvdi9kYW0vZmZhc2Zvcm1zL2N1cnJlbnRmb3Jtcy5hc3A_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.J02LRh7eKuL1kekM6RvZtg85tdUrDsR-wqHKo6BfTjo%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681852517%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=dZRtbTJHELZo7Hjao3jiAI6RNunD%2BemH6yWDfsvK04w%3D&reserved=0), which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation. Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of $325 per crop or $825 per producer per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of $15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.For more detailed information on NAP, download the [NAP Fact Sheet](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFjdFNoZWV0cy9ub25pbnN1cmVkX2Nyb3BfZGlzYXN0ZXJfYXNzaXN0YW5jZV9wcm9ncmFtLW5hcC1mYWN0X3NoZWV0LnBkZj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.NQKxLdmWRK5gJaaOENSKAoCYRBYfd3Ian_uOz1OZVRc%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681852517%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=rrYj%2FBRzxcf857Nq%2BmZdySlzYUqiZeOMalKHm1rfpUk%3D&reserved=0). To get started with NAP, we recommend you contact your [local USDA service center](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9jb3JvbmF2aXJ1cy9zZXJ2aWNlLWNlbnRlci1zdGF0dXM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.I-ubabNinZ2RscuYqZ1nATdGoVqsarcH5hvRze4y28Y%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681862473%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=nPTKKsoqVGTFgM%2BlA6rTiioj61rVYwt1k9%2BbVbEtp5U%3D&reserved=0).Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their OperationFarmers and ranchers can use the Farm Loan Discovery Tool on farmgers.gov to find information on USDA farm loans that may best fit their operations.USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.**How the Tool Works**Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.Farmers can access the Farm Loan Discovery Tool by visiting [farmers.gov/fund](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9mdW5kP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.47SafKJ5U24eMSXM8aQYmgqrz38CIHlJfHjX-r_Eutg%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681862473%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=QRnRHuiw4btKK3gSgb8fHr1VJr8kSXoPICiH65%2BYh4o%3D&reserved=0) and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. 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.**About Farmers.gov**In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit [farmers.gov/recover/disaster-assistance-tool#step-1](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi9yZWNvdmVyL2Rpc2FzdGVyLWFzc2lzdGFuY2UtdG9vbD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkjc3RlcC0xIn0.Ae9h50OaDGbpHFGKrMmVt9dsP4bk08S4dHDmwoD3UQ4%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681872429%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=q4ZxVU13oOz6LZ%2FC4P3Y151u97%2FX4w5l0EwffKeL6nM%3D&reserved=0) to find disaster assistance programs that can help their operation recover from natural disasters.For more information, contact your local USDA Service Center or visit [farmers.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwczovL3d3dy5mYXJtZXJzLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.OtTIZUrto3rHE_QGTLXoqKixFl6jIgYitXTKPrr5_Ik%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681872429%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=wcySQ2e1qz5XJv6gKxd3o5HWtuufSDfIvNHynGAWDc4%3D&reserved=0).Preauthorized Debit Available for Farm Loan BorrowersUSDA’s Farm Service Agency (FSA) 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 if you 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 [rd.usda.gov/publications/regulations-guidelines](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwOi8vd3d3LnJkLnVzZGEuZ292L3B1YmxpY2F0aW9ucy9yZWd1bGF0aW9ucy1ndWlkZWxpbmVzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.ebiwB_mlkSpneDkqeb6hKjDaoAi3htlat9bybYiJjI8%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681882388%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=pFO6ocn2RG9blsk9PvNxRbNbX4Pg4szO83alJex3Y4A%3D&reserved=0). 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 debit 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 USDA Service Center or visit [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Flnks.gd%2Fl%2FeyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAyMTIuMzUxNzg3MzEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.89Y-5RRk5_IcqxwPws3890kLSl9Uv-rKYUVzLtpiltk%2Fs%2F6528685%2Fbr%2F97553423270-l&data=04%7C01%7C%7C2babd1590ea4491b532508d8cf937e63%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637487579681882388%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=lcCE2KlGQuipyUK40VrOmdJhacHSA8AW8WE0qvtn0QE%3D&reserved=0).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). |