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| |  | | --- | |  | | |  | | --- | | US Department of Agriculture | | **April 2022 Newsletter** | |  | | [**Farm Service Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL2ZzYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.x92xMpgRF9eU6q4UbZPaDVeTW4z1y_mMFnpujjZQByI/s/1039002400/br/129782093744-l)**|**[**Natural Resources Conservation Service**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3d3dy5ucmNzLnVzZGEuZ292L3dwcy9wb3J0YWwvbnJjcy9zaXRlL25hdGlvbmFsL2hvbWUvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.oAnDvnpn62gtaMW-ZagiWWODqN4dQsH0LxmucbXZ3WQ/s/1039002400/br/129782093744-l)**|**[**Risk Management Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3JtYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.Mp2ZSDGXDH8zqHw7mhh0HAhBVtI6-s6h6ZsgkZ6KgJE/s/1039002400/br/129782093744-l) | | In This Issue:  * [USDA Designates Maricopa County, Arizona, as a Primary Natural Disaster Area](#link_2) * [USDA Updates Eligibility for Spot Market Hog Pandemic Program](#link_3) * [USDA Encourages Producers to Enroll in Grassland CRP](#link_7) * [USDA Accepting Applications to Mitigate Wildfire Risk and Improve Forest Health in Arizona](#link_1) * [USDA Offers Farmers.gov Features to Help Farmers Hire Workers](#link_8) * [Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile](#link_6)  USDA Designates Maricopa County, Arizona, as a Primary Natural Disaster Area This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..Rl2tTMoxmOLdJaEK0GlWMXSo-__ABT5axFpQiqQbFyA/s/1039002400/br/129782093744-l). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation or the refinance of certain debts. FSA will review the loans based on the extent of losses, security available and repayment ability.  **Impacted Area**: Arizona  **Triggering Disaster Event:** Rain, flash floods and winds that occurred from August 1 through August 13, 2021.  **Application Deadline**: **May 13, 2022**  **Primary County Eligible**: Maricopa  **Contiguous Counties Also Eligible**: Gila, La Paz, Pima, Pinal, Yavapai and Yuma  **More Resources**  On farmers.gov, the [Disaster Assistance Discovery Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..hCeW0XJwjKYHwc-fCF7tI-LLTc0pN1eFyF3u07a4saw/s/1039002400/br/129782093744-l), [Disaster Assistance-at-a-Glance fact sheet](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.erAVoGvaO7aEQqL18SasWBn1yzctnjYCmm5OlHhsvtI/s/1039002400/br/129782093744-l), and [Farm Loan Discovery Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..NB5JvxayRrotd8_bfJU4ycRjXud3qtpBO3_pYINcJzs/s/1039002400/br/129782093744-l) can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.-aqO8WRpdft6yCAUSuO7ol7MVrn6ubhRXbdcuLPxZaM/s/1039002400/br/129782093744-l). USDA Updates Eligibility for Spot Market Hog Pandemic Program The U.S. Department of Agriculture (USDA) has clarified the definition of a spot market sale and hog eligibility under the [Spot Market Hog Pandemic Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NtaHBwP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.ekC7hzwQtD2EvV-7dF9mPUt5oJYVexbQCIP2t_RyAxs/s/1039002400/br/129782093744-l) (SMHPP), which assists producers who sold hogs through a spot market sale from April 16, 2020, through Sept. 1, 2020. Hog producers will also now be required to submit documentation to support information provided on their SMHPP application. USDA’s Farm Service Agency (FSA) will accept applications **through April 29, 2022**, which is an extension of the April 15, 2022, deadline previously set for the program.  USDA is offering the SMHPP in response to a reduction in packer production due to the COVID-19 pandemic, which resulted in fewer negotiated hogs being procured and subsequent lower market prices. The program is part of USDA’s broader [Pandemic Assistance for Producers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3BhbmRlbWljLWFzc2lzdGFuY2U_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.KCBLpmq4iGCiD1IjJpfgJOkyt1OY9Fx_cpzzEw1gx2o/s/1039002400/br/129782093744-l) initiative and addresses gaps in previous assistance for hog producers.  **SMHPP Program Updates**  When the pandemic disrupted normal marketing channels, including access to packers, producers sold their hogs through cash sales to local processors or butchers, direct sales to individuals and third-party intermediaries, including sale barns or brokers. The use of third-party intermediaries was the only available marketing alternative for many producers and are now included in SMHPP. The only direct to packer sales that are eligible for SMHPP are those through a negotiated sale. Hogs sold through a contract that includes a premium above the spot-market price or other formula such as the wholesale cut-out price remain ineligible. Hogs must be suitable and intended for slaughter to be eligible. Immature swine (pigs) are ineligible.  FSA will now require documentation to support the accuracy of information provided on the FSA-940 Spot Market Hog Pandemic Program application, including the number of hogs reported on the application that were sold through a spot market sale and how the price was determined for the sale.  SMHPP payments will be calculated by multiplying the number of head of eligible hogs, not to exceed 10,000 head, by the payment rate of $54 per head. To ensure SMHPP funding availability is disbursed equitably to all eligible producers, FSA will now issue payments after the application period ends. If calculated payments exceed the amount of available funding, payments will be factored.  **Applying for Assistance**  Eligible hog producers can apply for SMHPP **by April 29, 2022**, by completing the FSA-940, Spot Market Hog Pandemic Program application, along with required supporting documentation. Producers can visit [farmers.gov/smhpp](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NtaHBwP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.sNVBg6IGCsk6Xa8_Xo6CwcPTRTWFnEjDCizoRqzFcgc/s/1039002400/br/129782093744-l) for examples of supporting documentation, information on applicant eligibility and more information on how to apply.  Applications can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. To find their local FSA office, producers should [visit farmers.gov/service-locator](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NlcnZpY2UtbG9jYXRvcj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.83f80aBdmg9eEKiHgRtwf5RhDNSqG1oE7E06zOfZFCY/s/1039002400/br/129782093744-l). Hog producers can also call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. USDA Encourages Producers to Enroll in Grassland CRP The U.S. Department of Agriculture (USDA) encourages producers and landowners to enroll in the Grassland Conservation Reserve Program (CRP) starting next week **through May 13, 2022**. Grassland CRP provides a unique opportunity for farmers, ranchers, and agricultural landowners to keep land in agricultural production and supplement their income while improving their soils and permanent grass cover.   The program had its highest enrollment in history in 2021 and is part of the Biden-Harris Administration’s broader effort to equip producers with the tools they need to help address climate change and invest in the long-term health of our natural resources.  [Grassland CRP](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2NvbnNlcnZhdGlvbi1wcm9ncmFtcy9jcnAtZ3Jhc3NsYW5kcy9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.pWh-1zXgS69YKjfKPDurpuMrqTa-x5fti6nBEkJX9oM/s/1039002400/br/129782093744-l) is a federally funded voluntary working lands program. Through the program, USDA’s Farm Service Agency (FSA) provides annual rental payments to landowners to maintain and conserve grasslands while allowing producers to graze, hay, and produce seed on that land.  Maintaining the existing permanent cover provides several benefits, including reducing erosion, providing wildlife habitat and migration corridors, and capturing and maintaining carbon in the soil and cover.  FSA provides participants with annual rental payments and cost-share assistance. The annual rental rate varies by county with a national minimum rental rate of $13 per acre for this signup. Contract duration is 10 or 15 years.  **Grassland CRP National Priority Zones**  Because Grassland CRP supports not only grazing operations but also biodiversity and conserving environmentally sensitive land such as that prone to wind erosion, FSA created two [National Priority Zones](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvQ29uc2VydmF0aW9uL1BERi9uYXRpb25hbF9ncmFzc2xhbmRfY3JwX3ByaW9yaXR5X3pvbmVzX3N1MjAzLnBkZj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.2lUiKxtHnbaBDXtQXTlpUno10lHWZhREnJgFbUqvxDU/s/1039002400/br/129782093744-l) in 2021: the Greater Yellowstone Migration Corridor and Dust Bowl Zone. As part of the Biden-Harris Administration’s focus on conservation in important wildlife corridors and key seasonal ranges, for this year’s signup, FSA is expanding the Greater Yellowstone Wildlife Migration Corridor Priority Zone to include seven additional counties across Montana, Wyoming, and Utah, to help protect the big-game animal migration corridor associated with Wyoming elk, mule deer, and antelope.  Offers within one of these National Priority Zones will receive an additional 15 ranking points and $5 per acre if at least 50% of the offer is located in the zone.  Alongside Grassland CRP, producers and landowners can also enroll acres in Continuous CRP under the ongoing sign up, which includes projects available through the Conservation Reserve Enhancement Program (CREP) and State Acres for Wildlife Enhancement (SAFE).  **Broadening Reach of Program**  As part of the Agency’s Justice40 efforts, producers and landowners who are historically underserved, including beginning farmers and military veterans, will receive 10 additional ranking points to enhance their offers.  Additionally, USDA is working to broaden the scope and reach of Grassland CRP by leveraging the [Conservation Reserve Enhancement Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2NvbnNlcnZhdGlvbi1wcm9ncmFtcy9jb25zZXJ2YXRpb24tcmVzZXJ2ZS1lbmhhbmNlbWVudC9pbmRleD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.kOumoqUnUn83erf_yKfChIGECvp35gCff8jKZqSVuiE/s/1039002400/br/129782093744-l)(CREP) to engage historically underserved communities. CREP is a partnership program that enables states, Tribal governments, non-profit, and private entities to partner with FSA to implement CRP practices and address high priority conservation and environmental objectives. Interested entities are encouraged to contact FSA.  **More Information on CRP**  Landowners and producers interested in Grassland CRP should contact their local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L3NlcnZpY2UtbG9jYXRvcj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.BERxbudTRZ3r0u2keQe2Otg4LZoSuX8IyX9aZW-HAHE/s/1039002400/br/129782093744-l) to learn more or to apply for the program before the May 13 deadline.  Additionally, fact sheets and other resources are available at [fsa.usda.gov/crp](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2NvbnNlcnZhdGlvbi1wcm9ncmFtcy9jb25zZXJ2YXRpb24tcmVzZXJ2ZS1wcm9ncmFtL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.yTojnfUWYhybnrthCaRFhVnYu54fx7igjyyPzZJbCd8/s/1039002400/br/129782093744-l).  Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. The working lands signup announced today demonstrates how much it has evolved from the original program that was primarily intended to control soil erosion and only had the option to take enrolled land out of production. The program has expanded over the years and now supports a greater variety of conservation and wildlife benefits, along with the associated economic benefits. USDA Accepting Applications to Mitigate Wildfire Risk and Improve Forest Health in Arizona The USDA Natural Resources Conservation Service is accepting applications through **April 29th** to mitigate wildfire risk, improve water quality and restore forest ecosystems.  Earlier this year, two new [Joint Chiefs’ Landscape Restoration Partnership projects were selected](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..qoklworgmK-UznxGflMnUe4ECIHvPzsdgKtU9YDsi6o/s/1039002400/br/129782093744-l) in Arizona for the Coronado and Kaibab National Forest areas.  FY22 Joint Chiefs’ Landscape Restoration Partnership Projects:  **Catalina-Rincon Restoration and Fuels Mitigation**   * [Map: Catalina-Rincon Restoration and Fuels Mitigation Priority Area](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.Vu3e3RTpyjlkALlRIflJTTce4oewF3_4CH5RBj0hcx0/s/1039002400/br/129782093744-l)   **Northern Arizona Habitat Restoration and Wildfire Risk Reduction**   * [Map: Northern Arizona Habitat Restoration and Wildfire Risk Reduction Priority Area](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..KiN3cOzimCexl6Uf0xynvwLYDoU0UKoX0qlCnJjr0kI/s/1039002400/br/129782093744-l)   Through these new three-year projects, landowners will work with local USDA experts and partners to apply targeted forestry management practices on their land, such as thinning, hazardous fuel treatments, fire breaks and other systems to meet unique forestry challenges in their area.  Visit the [Joint Chiefs’ webpage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.sjJ4qV_1wZh4uvX2lAozR4O-sbGHh7Br-al6SdMC8iQ/s/1039002400/br/129782093744-l) for full project descriptions and information on completed projects.  Agricultural producers and forest managers interested in participating in applying for this targeted assistance should apply by **April 29, 2022**, to be considered for funding. To apply for assistance, contact NRCS at your local USDA Service Center. Find your local Service Center at [www.farmers.gov/service-locator](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..ylEygnOB4YXIEnEp3Wz5fUFyFfohxy_DqSVoPCPSFaM/s/1039002400/br/129782093744-l).   * [JCLRP\_Catalina\_Rincon\_Priority\_Area\_Map.pdf](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.fM7RQi4W3xUEbhc9GB03-SQHmqYy7PyxS6cp-sGOR1E/s/1039002400/br/129782093744-l) * [JCLRP\_NorthernAZHabitatWildfire\_Priority\_Area\_Map.pdf](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..9OoAaXe_CM4OLgjhg3ygp2WsFG9dO1fkZIfcrel2DGY/s/1039002400/br/129782093744-l)  USDA Offers Farmers.gov Features to Help Farmers Hire Workers U.S. Department of Agriculture (USDA) announced new features on the [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.c962oG72kwfxQuEPXTCtX0QPpTgsRF3Zjp23tENxvLo/s/1039002400/br/129782093744-l) website designed to help facilitate the employment of H-2A workers.  USDA’s goal is to help farmers navigate the complex H-2A program that is administered by Department of Labor, Department of Homeland Security, and the State Department so hiring a farm worker is an easier process.  The primary new H-2A features on Farmers.gov include:   * A real-time dashboard that enables farmers to track the status of their eligible employer application and visa applications for temporary nonimmigrant workers; * Streamlining the login information so if a farmer has an existing login.gov account they can save multiple applications tracking numbers for quick look-up at any time; * Enables easy access to the Department of Labor’s (DOL) Foreign Labor Application Gateway (FLAG); * Allows farmers to track time-sensitive actions taken in the course of Office of Foreign Labor Certification’s (OFLC) adjudication of temporary labor certification applications; * Allowing for farmers to access all application forms on-line.   All information can be found at [www.farmers.gov/manage/h2a](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292L21hbmFnZS9oMmE_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.e1kUv_CAMH9KZrRJTCNFw6-wUSA91XMBBgjuQc6cHFM/s/1039002400/br/129782093744-l).  In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where customers can apply for programs, process transactions and manage accounts. With feedback from customers and field employees who serve those customers, [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA0MTMuNTYzOTAwNjEiLCJ1cmwiOiJodHRwOi8vd3d3LmZhcm1lcnMuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.8PDiz2FO2Hhq2xhnwaUz7J-L3g65-tAV9HhJW1mmzPg/s/1039002400/br/129782093744-l) delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America’s agricultural producers – helping farmers and ranchers do right, and feed everyone. Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.  As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma.  His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack’s agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.  Who can apply for FSA Farm Loans?  Anyone can apply for FSA’s loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:   * Be a U.S. citizen or qualified alien. * Operator of a family farm or ranch. * Have a satisfactory credit history. * Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs. * Not be delinquent on any federal debts.   What can I purchase with operating loans?  Farm Operating Loans are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock.  Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.  What is the maximum loan amount and terms?  The maximum loan amount for a Direct Farm Operating Loan is $400,000. Direct loans are made and serviced by FSA.  Producers can also apply for Guaranteed Operating Loans that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed Farm Operating Loan is $1,825,000. Loan terms for operating loans range from one to seven years.  How do I apply?  If you’re interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit farmers.gov to find the USDA Service Center nearest you.  When applying for a loan, you will need a business plan, which must include:  Your mission, vision, and goals for your farm or ranch. Your current assets and liabilities. Marketing Plan (what your operation will produce and where you will market and sell your products.) Whether the amount of income your operation generates will be enough to pay your business and family living expenses.  When should I apply for an operating loan?  I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed.  That allows time for the funds to be available for your use when most needed.  Where can I find more information?  To learn more about FSA loans visit farmers.gov/loans or fsa.usda.gov/farmloans.  Fact sheets and application packages are also available at your USDA Service Center. To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting farmers.gov/loans/farm-loan-discovery-tool. | |  | | |  | | --- | |  |   Arizona / FPAC USDA 230 N. 1st Avenue, Suite 506/509 Phoenix, Arizona 85003-1726     |  |  | | --- | --- | | **Arizona Farm Service Agency**   Phoenix Office: 602-285-6300 | **Arizona Natural Resource Conservation Service**   Phoenix Office: 602-280-8801 | | **Risk Management Agency**  Davis, CA Office: 530-792-5870 |  | |  |  | |  |  | | | |