FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make it Easier for Customers to Conduct Business

USDA Reminds Georgia Producers to Complete Crop Acreage Reports

USDA Reports Record Enrollment in Key Farm Safety-Net Programs

USDA Offers Individuals Options to Complete Business Online

FSA Reminds Producers of Ongoing Disaster Assistance Program Signup

USDA's Conservation Reserve Program Grasslands Signup

Farmers.gov Feature Enables USDA Customers to Manage Farm Loans Online

New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Higher Limits Now Available on USDA Farm Loans

FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make it Easier for Customers to Conduct Business

USDA’s Farm Service Agency (FSA) county offices are open in Georgia by phone appointment only until further notice, and FSA staff are available to continue helping agricultural producers with program signups, loan servicing and other important actions. Additionally, FSA is relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need.

FSA Service Centers are open for business by phone appointment only. While our program delivery staff will continue to come into the
office, they will be working with our agricultural producers by phone and using email and online tools whenever possible.

FSA is delivering programs and services, including:

- Farm loans;
- Commodity loans;
- Farm Storage Facility Loan program;
- Disaster assistance programs, including signup for the Wildfire and Hurricane Indemnity Program Plus (this includes producers now eligible because of losses due to drought and excess moisture in 2018 and 2019);
- Safety net programs, including 2020 signup for the Agriculture Risk Coverage and Price Loss Coverage programs;
- Conservation programs; and
- Acreage reports.

FSA is relaxing the loan making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. For a full list of flexibilities, visit farmers.gov/coronavirus.

Contacting FSA: FSA will be accepting additional 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 portal where producers can view USDA farm loan information and payments and view and track certain USDA 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.

FSA encourages producers to contact their County Office to discuss these programs and any current, and future, temporary changes to farm loan deadlines and the loan servicing options available. For Service Center contact information, visit farmers.gov/coronavirus.

USDA Reminds Georgia Producers to Complete Crop Acreage Reports

USDA’s Farm Service Agency (FSA) offices in Georgia are currently open to phone and virtual appointments only but can still work with producers on timely filing crop acreage reports. FSA staff can provide assistance over the phone or email.

The following acreage reporting dates are applicable in Georgia:

May 15, 2020 Sweet Corn (Planted 8/26 – 5/15)
May 15, 2020          Tobacco

May 15, 2020          Tomatoes (Planted 8/16 – 4/5)

July 15, 2020          All other Crops, Perennial Forage

August 15, 2020        Tomatoes (Planted 7/15 – 8/15)

September 15, 2020     Sweet Corn (Planted 7/15 – 8/25)

October 15, 2020       Cabbage (Planted 7/16 – 9/30)

November 15, 2020      Onions (Planted 9/20 – 10/20)

“In order to comply with FSA program eligibility requirements, all producers must file an accurate crop acreage report by the applicable deadline,” said Dianne Westmoreland, Acting State Executive Director. Our FSA staff is still able to assist producers in completing acreage reports, including providing maps.

FSA County Offices in Georgia are providing maps to producers through mail or email with instructions for completing the maps. After planting is complete, producers should return completed maps and the acreage reporting sheet by mail, email or fax by the applicable crop acreage reporting deadline.

After completed maps and all acreage reporting information is received, FSA will make software updates and mail or email producers the completed Report of Acreage form (FSA-578) to sign. Producers must return the signed form certifying their acreage report to the FSA office through mail, email or fax by the applicable crop acreage reporting deadline.

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 calendars days after purchase or acquiring the lease. Appropriate documentation must be provided to the County Office.

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

Noninsured Crop Disaster Assistance Program (NAP) policyholders should note that the acreage reporting date for NAP-covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

For questions, please contact your local FSA office. To locate your local FSA office visit farmers.gov/service-center-locator.

USDA Service Centers are open for business by phone appointment only and field work will continue with appropriate social distancing. While our program delivery staff will continue to come into the office, they will be working with our producers by phone, email and using
USDA Reports Record Enrollment in Key Farm Safety-Net Programs

Producers signed a record 1.77 million contracts for the U.S. Department of Agriculture’s Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2019 crop year, which is more than 107 percent of the total contracts signed compared with a 5-year average. USDA also reminds producers that June 30 is the deadline to enroll in ARC and PLC for the 2020 crop year.

Producers interested in enrolling for 2020 should contact their FSA County Office. Producers must enroll by June 30 and make their one-time update to PLC payment yields by September 30.

FSA attributes the significant participation in the 2019 crop year ARC and PLC programs to increased producer interest in the programs under the 2018 Farm Bill and to an increase in eligible farms because of the selling and buying of farms and new opportunities for beginning farmers and military veterans with farms having 10 or fewer base acres. Enrollment for 2019 ended March 16.

USDA Service Centers, including FSA County Offices, are open for business by phone only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone, email and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

For more information on ARC and PLC, download the program fact sheet or the 2014-2018 farm bills comparison fact sheet. Online ARC and PLC election decision tools are available at www.fsa.usda.gov/arc-plc. To locate the nearest USDA Service Center, visit farmers.gov/service-center-locator.

USDA Offers Individuals Options to Complete Business Online

Farmers, ranchers, and agricultural producers have online options to access U.S. Department of Agriculture (USDA) programs, including Farm Service Agency’s Agriculture Risk Coverage/Price Loss Coverage (ARC/PLC), Loan Deficiency Payments (LDPs), producer farm data such as Common Land Unit data through FSAfarm+, farm loan, WHIP, and WHIP+ information through the farmers.gov portal, and conservation program and practice information through the Natural Resources Conservation Service’s Conservation Client Gateway. Online options are available to users with a secure Level 2 eAuthentication ID.

Through the FSA website, you can:

- Request Loan Deficiency Payments through eLDP;
Choose a payment option, assign crop shares, and sign and submit ARC/PLC contracts online, as well as view and print submitted contracts;

View your FSA data on FSAfarm+, including farm records data and maps.

Through the farms.gov portal, you can:

- View farm loans information, history, and payments for USDA farm loans;
- Prepare to enroll in the 2017 Wildfires and Hurricanes Indemnity Program (WHIP), and track your application;
- Prepare to enroll in the Wildfire and Hurricane Indemnity Program Plus (WHIP+) which helps agricultural producers affected by natural disasters in 2018 and 2019.

Through the NRCS Conservation Client Gateway, you can:

- Track NRCS payments;
- Report completed practices;
- Request conservation assistance, and
- Electronically sign documents.

The functionalities of FSAfarm+ and Conservation Client Gateway are being transitioned to farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where customers can apply for programs, process transactions, and manage accounts. But for now, the portals must be accessed individually depending on the service.

Producers doing business as an individual with these agencies first need to sign up for the Level 2 eAuthentication access. Currently USDA eAuthentication does not have the mechanism to issue accounts to businesses, corporations, other entities or for anyone acting on behalf of another individual or entity.

Users with a secure Level 2 eAuthentication ID linked to their USDA customer record can apply for select USDA programs, view and print farm maps and farm records data. Enrolling is easy!

1. Contact your local Service Center to confirm you have a USDA customer record with a primary email address. Use our Service Center Locator to find your local office.
2. Navigate to the eAuth Account Registration page.
3. Select "Customer" on the registration page.
4. Enter your primary email address, which should match what USDA has on your customer record. You will receive an email from eAuth asking you to confirm your email address. Click the "Continue Registration" link in this email to continue the registration process. Note: When you log in, your User ID will be your email address.
5. Next, enter your name and set a password.
6. Finally, you will need to verify your identity. You will be taken to a page where you will need to provide information such as your date of birth and residential address, and then can verify your identity online. If you are unable to verify your identity online, contact your local USDA Service Center.

For technical assistance, call the eAuthentication help desk at 1-800-457-3642.
FSA Reminds Producers of Ongoing Disaster Assistance Program Signup

The U.S. Department of Agriculture (USDA) has started making payments through the Wildfire and Hurricane Indemnity Program – Plus (WHIP+) to agricultural producers who suffered eligible losses because of drought or excess moisture in 2018 and 2019. Signup for these causes of loss opened March 23, and producers who suffered losses from drought (in counties designated D3 or above), excess moisture, hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires can still apply for assistance through WHIP+.

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for qualifying natural disaster events that occurred in calendar years 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if a producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For losses due to drought, a producer is eligible if any area of the county in which the loss occurred was rated D3, or extreme drought, or higher on the U.S. Drought Monitor during calendar years 2018 or 2019. Producers who suffered losses should contact their FSA County Office.

In addition to the recently added eligible losses of drought and excess moisture, FSA will implement a WHIP+ provision for crop quality loss that resulted in price deductions or penalties when marketing crops damaged by eligible disaster events. To ensure an effective program for all impacted farmers, the Agency is currently gathering information on the extent of quality loss from producers and stakeholder organizations.

USDA Service Centers, including FSA County Offices, are open for business by phone only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone, email and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information on Service Centers can be found at farmers.gov/coronavirus, and more information on WHIP+ can be found at farmers.gov/whip-plus.

USDA’s Conservation Reserve Program Grasslands Signup

Farmers and ranchers may apply to enroll grasslands in the Conservation Reserve Program (CRP) Grasslands signup. The signup runs through May 15.

Through CRP Grasslands, participants retain the right to conduct common grazing practices, such as haying, mowing or harvesting seed from the enrolled land. Timing of some activities may be restricted by the primary nesting season of birds.

Participants will receive an annual rental payment and may receive up to 50 percent cost-share for establishing approved conservation practices. The duration of the CRP contract is either 10 or 15 years. FSA will rank applications using a number of factors including existence of expiring CRP land, threat of conversion or development, existing grassland, and predominance of native species cover, and cost.
The 2018 Farm Bill set aside 2 million acres for CRP Grassland enrollment. CRP is one of the largest conservation programs at USDA. CRP marks its 35-year anniversary in 2020 with 22 million acres currently enrolled.

For more information or to enroll in CRP Grasslands, contact your local FSA county office or visit fsa.usda.gov/crp. To locate your local FSA office, visit farmers.gov/service-locator.

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**Farmers.gov Feature Enables USDA Customers to Manage Farm Loans Online**

Do you have loans through USDA? If so, you can login to view loan information, history and payments through farmers.gov, USDA’s self-service website available to agricultural producers.

Using a desktop, tablet, or phone, the "My Financial Information" feature enables you to view:

- loan information;
- interest payments for the current calendar year (including year-to-date interest paid for the past five years);
- loan advance and payment history;
- paid-in-full and restructured loans; and
- account alerts giving borrowers important notifications regarding their loans.

Currently, access is only available for customers doing business as individuals. Entities, such as an LLC or Trust, can't access the portal at this time, but access is being planned.

Users are recommended to use Google Chrome, Mozilla Firefox and Microsoft Edge.

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**New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation**

A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new Farm Loan Discovery Tool as the newest feature on farmers.gov, the Department’s self-service website for farmers.

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. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has increased the limits for several loan products.

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 be provided 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 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 to find disaster assistance programs that can help their operation recover from natural disasters.

With feedback from customers and field employees who serve those customers, farmers.gov 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.

For more information or to locate your USDA Service Center, visit farmers.gov.

Higher Limits Now Available on USDA Farm Loans

Higher limits are now available for borrowers interested in USDA’s farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA’s Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from $300,000 to $400,000, and the Guaranteed Operating Loan limit increased from $1.429 million to $1.75 million. Operating loans help
producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.

- The Direct Farm Ownership Loan limit increased from $300,000 to $600,000, and the Guaranteed Farm Ownership Loan limit increased from $1.429 million to $1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.
- Producers can now receive both a $50,000 Farm Ownership Microloan and a $50,000 Operating Microloan. Previously, microloans were limited to a combined $50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
- Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.
- Beginning and socially disadvantaged producers can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

About Farm Loans

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit www.fsa.usda.gov or contact your local USDA Service Center.

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).