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## USDA Provides Payments of nearly \$800 Million in Assistance to Help Keep Farmers Farming

*USDA is focused on generating long-term stability and success for distressed borrowers.*

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

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

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

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

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

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

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

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

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

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

## **Background**

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

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

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

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

Please contact your local county office for more information, click below for a phone and email directory <https://www.fsa.usda.gov/state-offices/Hawaii/service-centers/index>

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## OCCSP/OTECP & RTCP Deadlines Approaching

Producers are reminded that October 31, 2022 is the deadline to apply for the 2022 Organic and Transitional Education Certification Program (OTECP) and 2022 Organic Certification Coast Share Program (OCCSP).

November 4, 2022 is the last day to submit receipts for the Reimbursement of Transportation Cost Payment Program (RTCP).

Please contact your local county office for instructions on submitting documentation.

American Samoa - 684-633-1031 ext 126  
Guam/CNMI - 671-300-8551 / 671-300-8550  
Hawaii County - 808-933-8341  
Honolulu County - 808-861-8538 ext 107  
Kauai County - 808-245-9014 ext 2  
Maui County - 808-871-5500 ext 2

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## USDA NRCS Accepting Applications for Key Programs

The first Pacific Islands Area application cutoff for ranking in Fiscal Year 2023 is November 18, 2022. While USDA's Natural Resources Conservation Service (NRCS) accepts applications for these programs year-round, applications for Environmental Quality Incentives Program (EQIP), Agricultural Management Assistance (AMA) program, and Agricultural Conservation Easement Program (ACEP)



submitted before this date will be considered for this year's funding. <https://bit.ly/3CRxmuP>

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## Biden-Harris Administration Makes \$500 Million Available to Increase Innovative American-Made Fertilizer Production

U.S. Department of Agriculture (USDA) Secretary Tom Vilsack today announced that the Biden-Harris Administration is making \$500 million in grants available to increase American-made fertilizer production to spur competition and combat price hikes on U.S. farmers caused by the war in Ukraine.

The Biden-Harris Administration's [Fertilizer Production Expansion Program](#) is part of a whole-of-government effort to promote competition in agricultural markets. The funds are being made available through the Commodity Credit Corporation.

Eligible entities are for-profit businesses and corporations, nonprofit entities, Tribes and Tribal organizations, producer-owned cooperatives and corporations, certified benefit corporations, and state or local governments. Private entities must be independently owned and operated to apply.

The Department will begin accepting applications in the coming days via [www.grants.gov](http://www.grants.gov). Notably, there will be two opportunities for submission. [Learn more](#).

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## **USDA Invests \$14.5 Million in Taxpayer Education, Program Outreach Efforts for Farmers and Ranchers**

FSA is investing in two outreach and education efforts for farmers and ranchers, including those who are new to agriculture or who have been historically underserved by programs.

First, FSA is announcing \$10 million in the new Taxpayer Education and Asset Protection Initiative. Through this initiative, FSA has partnered with the University of Arkansas and the National Farm Income Tax Extension Committee to deliver tax education resources for farmers and ranchers, which includes engagement with agricultural educators, and tax professionals through partnerships with community groups and minority serving institutions across the country.

Second, FSA is investing \$4.5 million in outreach for the Conservation Reserve Program Transition Incentives Program (CRP TIP), which increases access to land for new farmers and ranchers. FSA will award cooperative agreements to 15 to 20 partner and stakeholder organizations to conduct outreach and technical assistance and promote awareness and understanding among agricultural communities, particularly those who are military veterans, new to farming, or historically underserved.

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## **USDA Opens People's Garden Initiative to Gardens Nationwide**

The U.S. Department of Agriculture (USDA) is expanding its People's Garden Initiative to include eligible gardens nationwide. School gardens, community gardens, urban farms, and small-scale agriculture projects in rural, suburban and urban areas can be recognized as a "People's Garden" if they register on the USDA website and meet criteria including benefitting the community, working collaboratively, incorporating conservation practices and educating the public. Affiliate People's Garden locations will be indicated on a map on the USDA website, featured in USDA communications, and provided with a People's Garden sign.

### **About the Gardens**

USDA originally launched the People's Garden Initiative in 2009. It's named for the "People's Department," former President Abraham Lincoln's nickname for USDA, which was established during his presidency in 1862.

People's Gardens grow fresh, healthy food and support resilient, local food systems; teach people how to garden using conservation practices; nurture habitat for pollinators and wildlife and create greenspace for neighbors.

### How to Register

To learn more about People's Garden or to register one, visit the People's Garden webpage at [usda.gov/Peoples-Garden](https://usda.gov/Peoples-Garden). The location and information on each garden will be displayed on a map. USDA will send a "People's Garden" sign to each garden and invite continued engagement through photos and information sharing. Gardens on federal property, such as USDA offices, are required to donate produce. We invite these gardens to report how much is being donated.

To be eligible, gardens:

- **Benefit the community** by providing food, green space, wildlife habitat, education space.
- **Are a collaborative effort.** This can include groups working together with USDA agencies, food banks, after school programs, Girl Scouts, Master Gardeners, conservation districts, etc.
- **Incorporate conservation management practices**, such as using native plant species, rain barrels, integrated pest management, xeriscaping.
- **Educate the public** about sustainable gardening practices and the importance of local, diverse, and resilient food systems providing healthy food for the community.

New gardens will join the People's Garden at USDA headquarters in Washington, D.C. and 17 other flagship gardens established earlier this year.

### More Information

The People's Garden Initiative is part of USDA's broader efforts to advance equity, support local and regional food systems and access to food, and encourage use of conservation and climate-smart practices.

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## NRCS is seeking applicants for Pathways internships

The USDA Natural Resources Conservation Service (NRCS) is seeking applicants for collegiate student internships in the Pacific Islands Area. Student trainee positions include soil conservationist, engineer, agronomist and archeologist. The Pathways internships are normally for two consecutive summers before graduation allowing students to work in the field and the office under the mentorship of USDA NRCS staff. The hours acquired can lead to being hired full time with the agency upon graduation. Deadline to apply is October 28, 2022 on [USAjobs](https://USAjobs.gov).

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## October Interest Rates

Farm Operating- Direct 3.875%  
Farm Operating - Microloan 3.875%  
Farm Ownership - Direct 4.125%  
Farm Ownership - Microloan 4.125%  
Farm Ownership - Direct, Joint Financing 2.500%

Farm Ownership - Down Payment 1.500%  
Emergency Loan - Amount of Actual Loss 3.750%

## Dates to Remember

**October 31, 2022** - Deadline to apply for the 2022 Organic and Transitional Education Certification Program (OTECP) and 2022 Organic Certification Coast Share Program (OCCSP)

**November 4, 2022** - Deadline to submit eligible expense documentation for the 2022 Reimbursement Transportation Cost Payment Program (RTCP)

**January 30, 2023** - Deadline to apply for the 2022 Disaster Assistance for Livestock Forage Program (LFP)



USDA website: <https://www.usda.gov/>  
Farmer.gov website: <https://www.farmers.gov/>

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Toll Free: 1-866-794-1079  
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632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).

### CONTACT US:

[Farm Service Agency](#)  
[Natural Resources Conservation Service](#)  
[Risk Management Agency](#)  
[Service Center Locator](#)



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