

In This Issue:

- [From the Desk of Matt Russell, State Executive Director](#)
 - [Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#)
 - [USDA Urges Producers to Submit Applications for 2022 Grazing Loss Assistance](#)
 - [Biden-Harris Administration Announces \\$3.1 Billion Investment for Climate-Smart Agriculture and Support for Underserved Farmers and Ranchers](#)
 - [USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service](#)
 - [Farmers Can Now Make 2023 Crop Year Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs](#)
 - [Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program \(ELAP\)](#)
 - [Keeping Livestock Inventory Records](#)
 - [Communication is Key in Lending](#)
 - [Filing CCC-941 Adjusted Gross Income Certifications](#)
 - [Mark Your Calendars for the ISU Beginning Farmer Center Farm Transitions Conference](#)
-

From the Desk of Matt Russell, State Executive Director

As we look to a new year, I'm grateful congress passed the fiscal year 2023 Omnibus Appropriations bill. Last week, both houses of congress worked together to pass the fiscal year 2023 budget. President Biden signed it into law on Saturday.

This bi-partisan budget is good news for all Americans. The legislation empowers USDA to provide leadership on food, agriculture, natural resources, rural development, nutrition, and related issues based on public policy, the best available science, and effective management. That's especially good news for American farmers and ranchers.

Secretary Tom Vilsack shared what this budget means for Americans, their families, and our communities. <https://www.usda.gov/media/press-releases/2022/12/23/statement-secretary-vilsack-fiscal-year-2023-omnibus-appropriations>

"This funding package will support USDA's operations and wide reach into every community across the nation and help make USDA more efficient, effective, and better equipped to advance racial justice, equity and opportunity for the customers we serve. With increases in agricultural research and investments in Rural Development, this Administration will continue to prioritize economic development and growth in rural America, and put producers at the heart of solutions to climate change, including through our Partnerships for Climate-Smart Commodities initiative, infrastructure, and fairer, more resilient food systems."

This budget enables Iowa FSA to continue to invest in our capacity to provide more effective and efficient service to Iowa farmers. We will continue to deliver all our permanent programs as well as ad hoc programs

to respond to emergencies. The extreme weather last week is a good reminder that when we face adversity, our public servants are ready to serve.

And speaking of public service, our job announcement for our Iowa County Executive Director Training (CEDT) Pilot Program remains open through Thursday, December 29. Successful applicants will join our training program and graduates will be eligible to become County Executive Directors. Our pilot program allows applicants to apply for CED openings in a quadrant of the state rather than being required to apply for any opening statewide. <https://www.fsa.usda.gov/state-offices/iowa/programs/iowa-cedt-pilot-program>

We also celebrate the confirmation last week of Iowan Alexis Taylor as Under Secretary for Trade and Foreign Agricultural Affairs. This is great news for American farmers.

As we reflect on the end of 2022 and look forward to a new year, I'll give Secretary Vilsack the last word.

“USDA is ready to hit the ground running in 2023 to keep expanding our economy from the bottom up and middle out and ensure that rural communities, farmers, ranchers, and producers are empowered with the tools necessary to thrive.”



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

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmers.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 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.

For more information, contact your County USDA Service Center or visit farmers.gov.

USDA Urges Producers to Submit Applications for 2022 Grazing Loss Assistance

The U.S. Department of Agriculture (USDA) reminds ranchers and livestock producers that they may be eligible for financial assistance through the [Livestock Forage Disaster Program \(LFP\)](#) for 2022 grazing losses due to a qualifying drought.

For the 2022 program year, 36 counties in Iowa have met drought severity levels that trigger LFP eligibility. For LFP, qualifying drought triggers are determined using the [U.S. Drought Monitor](#). Visit the [FSA LFP webpage](#) for a list of eligible counties and grazing crops.

The deadline to complete a CCC-853 LFP application and submit the required supporting documentation is January 30 2023, for 2022 losses.

For more information on LFP or to make an appointment to complete an application, contact your local [USDA Service Center](#).

Biden-Harris Administration Announces \$3.1 Billion Investment for Climate-Smart Agriculture and Support for Underserved Farmers and Ranchers



Agriculture Secretary Tom Vilsack announced today that the Biden-Harris Administration, through the U.S. Department of Agriculture (USDA) is investing an additional \$325 million for 71 projects under the second funding pool of the [Partnerships for Climate-Smart Commodities](#) effort, bringing the total investment from both funding pools to over \$3.1 billion for 141 tentatively selected projects. Partnerships for Climate-Smart Commodities is working to expand markets for American producers, especially small and underserved producers, who have the most to gain from growing market demand for climate-smart commodities. [Learn More](#)

USDA Launches Loan Assistance Tool to Enhance Equity and Customer Service

The U.S. Department of Agriculture (USDA) launched a new online tool to help farmers and ranchers better navigate the farm loan application process. This uniform application process will help to ensure all farm loan applicants receive equal support and have a consistent customer experience with USDA's Farm Service Agency (FSA) regardless of their individual circumstances.

USDA experiences a high rate of incomplete or withdrawn applications, particularly among underserved customers, due in part to a challenging and lengthy paper-based application process. The Loan Assistance Tool is available 24/7 and gives customers an online step-by-step guide that supplements the support they receive when working in person with a USDA employee, providing materials that may help an applicant prepare their loan application in one tool.

Farmers can access the Loan Assistance Tool by visiting farmers.gov/farm-loan-assistance-tool and clicking the 'Get Started' button. From here they can follow the prompts to complete the Eligibility Self-Assessment and start the farm loan journey. 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.

The Loan Assistance Tool is the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements and tools that are anticipated to launch in 2023 include:

- A streamlined and simplified direct loan application, reduced from 29 pages to 13 pages.
- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

Background

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section

22006 of the Inflation Reduction Act, 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 loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Farmers Can Now Make 2023 Crop Year Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs

Agricultural producers can now change election and enroll in the [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage](#) programs for the 2023 crop year, two key safety net programs offered by the U.S. Department of Agriculture (USDA). Signup began Monday, and producers have until March 15, 2023, to enroll in these two programs. Additionally, USDA's Farm Service Agency (FSA) has started issuing payments totaling more than \$255 million to producers with 2021 crops that have triggered payments through ARC or PLC.

2023 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2023 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election change for 2023, they must sign a new contract.

If producers do not submit their election by the March 15, 2023 deadline, their election remains the same as their 2022 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the farm.

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.

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](#), a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
- [ARC and PLC Decision Tool](#), a tool available through Texas A&M that allows producers to obtain basic information regarding the decision and factors that should be taken into consideration such as future commodity prices and historic yields to estimate payments for 2022.

2021 Payments and Contracts

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. This month, FSA processed payments to producers enrolled in 2021 ARC-CO, ARC-IC and PLC for covered commodities that triggered for the crop year.

For ARC-CO, producers can view the [2021](#) ARC-CO Benchmark Yields and Revenues online database, for payment rates applicable to their county and each covered commodity. For PLC, payments have triggered for rapeseed and peanuts.

For ARC-IC, producers should contact their local FSA office for additional information pertaining to 2021 payment information, which relies on producer-specific yields for the crop and farm to determine benchmark yields and actual year yields when calculating revenues.

By the Numbers

In 2021, producers signed nearly 1.8 million ARC or PLC contracts, and 251 million out of 273 million base acres were enrolled in the programs. For the 2022 crop year signed contracts surpassed 1.8 million, to be paid in the fall of 2023, if a payment triggers.

Since ARC and PLC were first authorized by the 2014 Farm Bill and reauthorized by the 2018 Farm Bill, these safety-net programs have paid out more than \$34.9 billion to producers of covered commodities.

Crop Insurance Considerations

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

More Information

For more information on ARC and PLC, visit the [ARC and PLC webpage](#) or contact your local [USDA Service Center](#).

Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program (ELAP)

ELAP provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible losses include:

- **Livestock** - grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought and additional cost associated with gathering livestock to treat for cattle tick fever.
- **Honeybee** - loss of purchased feed due to an eligible adverse weather event, cost of additional feed purchased above normal quantities due to an eligible adverse weather condition, colony losses in excess of normal mortality due to an eligible weather event or loss condition, including CCD, and hive losses due to eligible adverse weather.
- **Farm-Raised Fish** - death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.



If you've suffered eligible livestock, honeybee, or farm-raised fish losses during calendar year 2022, you must file:

1. A notice of loss within 30 calendar days after the loss is apparent (15 days for honeybee losses)
2. An application for payment by Jan. 30, 2023

For more information on ELAP or to make an appointment to complete an application, contact your local [USDA Service Center](#).

Keeping Livestock Inventory Records

Livestock inventory records are necessary in the event of a natural disaster, so remember to keep them updated.

When disasters strike, the USDA Farm Service Agency (FSA) can help you if you've suffered excessive livestock death losses and grazing or feed losses due to eligible natural disasters.

To participate in livestock disaster assistance programs, you'll be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to your local FSA office within 30 calendar days of when the loss of livestock is apparent. For grazing or feed losses, you must submit a notice of loss to your local FSA office within 30 calendar days of when the loss is apparent and should maintain documentation and receipts.

You should record all pertinent information regarding livestock inventory records including:

- Documentation of the number, kind, type, and weight range of livestock
- Beginning inventory supported by birth recordings or purchase receipts.

For more information on documentation requirements, contact your local [USDA Service Center](#) or visit fsa.usda.gov.

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 County USDA Service Center or visit fsa.usda.gov.

Filing CCC-941 Adjusted Gross Income Certifications

If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, *Adjusted Gross Income Certification*.

If you don't have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.

FSA can accept the CCC-941 for 2018, 2019, 2020, 2021, and 2022. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.

Mark Your Calendars for the ISU Beginning Farmer Center Farm Transitions Conference



Every farm operation will face transitions at some point, whether it's a new beginning, an expansion, retirement or farm exit. This two-day conference is designed to educate current farmers and landowners, students, beginning farmers, as well as retiring farmers, on the tools necessary for a successful farm

transition. Session topics will equip participants to better evaluate opportunities by reviewing farmland value data, cash rent trends, and farm loan options. Participants will learn how to identify next steps in the planning process and how to better understand the tax and legal consequences of transition decisions. While we do have a webinar option, in-person attendees will have additional networking opportunities, including an optional tour of Jack Trice Stadium (limited to 50).

Registration Website:

<https://www.calt.iastate.edu/seminar/2023-02-09/farm-transitions-entering-expanding-or-exiting-business>

Beginning Farmer Center Website:

<https://beginningfarmer.iastate.edu/>

Iowa Farm Service Agency

10500 Buena Vista Court
Des Moines, IA 50322

Phone: 515-254-1540

Matt Russell, Executive Director

Iowa State Committee

Wendy Johnson, Chair
Kayla Koether
Ryan Marquardt
Mark Recker
Seth Watkins