New to Farming Because of the Pandemic? USDA Can Help

Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help.

Get Started with USDA

First, you want to make sure your farm is registered. If you purchased land, it might already be established with USDA’s Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.

To obtain a farm number, you’ll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that
you have signature authority and the legal ability to enter contracts with USDA.

**Access to Capital**

USDA can provide access to capital through its farm loans, which is a great resource when producers aren’t able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool.](https://www.fsa.usda.gov/farm-loan-discovery)

**Conservation Practices**

We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We’ll help you develop a conservation plan as well as apply for financial assistance that’ll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series.](https://www.fsa.usda.gov/conservation/conservation-at-work)

If you purchase land, and you don’t want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands.

**Additional Resources**

Depending on your farm, you may want to look at crop insurance. The USDA’s Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](https://www.fsa.usda.gov/rma) for a wide variety of production practices, including organic and sustainable agriculture.

Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, find your local USDA Service Center at [www.farmers.gov/service-center-locator](https://www.farmers.gov/service-center-locator).

**Presidential Natural Disaster (Wildfires) Declaration for Oregon**

WASHINGTON -- FEMA announced September 15, 2020, that federal emergency aid has been made available to the state of Oregon to supplement state, tribal and local recovery efforts in the areas affected by wildfires and straight-line winds beginning on Sept. 7, 2020 and continuing.
The President's action makes federal funding available to affected individuals in Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn and Marion counties.

For further information please visit the FEMA website. To find your local USDA Service Center visit www.farmers.gov/service-center-locator.

For further wildfire and Oregon FSA program resources please visit the Oregon FSA website.

### Interest Rates

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Rate</th>
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</thead>
<tbody>
<tr>
<td>Farm Operating Loans - Direct</td>
<td>1.250%</td>
</tr>
<tr>
<td>Farm Operating - Microloan</td>
<td>1.250%</td>
</tr>
<tr>
<td>Farm Ownership Loans-Direct</td>
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<tr>
<td>Farm Ownership - Microloan</td>
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<tr>
<td>Farm Ownership - Direct, Joint Financing</td>
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<tr>
<td>Farm Ownership-Down Payment</td>
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<tr>
<td>Emergency Loans Actual Loss</td>
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<tr>
<td>Farm Storage Facility Loan 3 Year</td>
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<td>Farm Storage Facility Loan 5 Year</td>
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<tr>
<td>Farm Storage Facility Loan 12 Year</td>
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### Important Dates

- **Oct. 30**: Applications for the WHIP+ for 2018 and 2019 losses due.
- **Nov. 2**: COC Election ballots mailed to eligible voters.
- **Nov. 11**: Veterans Day Holiday - Offices Closed
- **Nov. 26**: Thanksgiving Day Holiday - Offices Closed
- **Dec. 7**: Last day to return COC Election voted ballots to local USDA Service Centers.
- **Dec. 11**: CFAP-2 applications due (opened Sept. 21).
- **Dec. 14**: Seafood Trade Relief Program applications due.

### Coronavirus Food Assistance Program 2

Signup for the Coronavirus Food Assistance Program 2 (CFAP 2) began on Sept. 21, 2020 and will continue through Dec. 11, 2020. CFAP 2 provides eligible producers with direct financial assistance due to market disruptions and associated costs because of the COVID-19 pandemic. Check out our brief video about the program.

CFAP 2 is a separate program from the first round of the Coronavirus Food Assistance Program, now referred to as CFAP 1. Farmers and ranchers who participated in CFAP 1 will not be
automatically enrolled and must complete a new application for CFAP 2. Details on how to apply can be found on farmers.gov/cfap/apply.

CFAP 2 Eligible Commodities Finder

Many more commodities are eligible for CFAP 2 than CFAP 1. Interested in finding the Coronavirus Food Assistance Program 2 payment rates for the eligible commodities you grow or raise? Our new, easy-to-use CFAP 2 Eligible Commodities Finder makes finding payment rates specific to your operation simple. From yam to alpaca farmers — and everyone in between — the payment rate information you need is just a few clicks away. Try it today on your desktop, tablet, or mobile device.

Call Center

A call center is available for producers who would like additional one-on-one support with the CFAP 2 application process. Please call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. The call center can provide service to non-English speaking customers. Customers will select 1 for English and 2 to speak with a Spanish speaking employee. For other languages, customers select 1 and indicate their language to the call center staff.

FSA Encourages Farmers and Ranchers to Vote in County Committee Elections

The 2020 Farm Service Agency County Committee Elections will begin on Nov. 2, 2020, and ballots are mailed to eligible voters. The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 7, 2020.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs, conservation programs, incentive indemnity and disaster programs for some commodities, emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age but supervises and conducts the farming operations of an entire farm, may also be eligible to vote.

Newly elected committee members will take office Jan. 1, 2021.

More information on county committees, such as the new 2020 fact sheet, can be found on the FSA website at fsa.usda.gov/elections or at a local USDA Service Center.

USDA Fruit, Vegetable and Wild Rice Planting Rules Unchanged in 2018 Farm Bill

Fruit, vegetable and wild rice producers will continue to follow the same rules for certain Farm Service Agency (FSA) programs.

If you intend to participate in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you are subject to an acre-for-acre payment reduction when fruits and nuts, vegetables or wild rice are planted on payment acres of a farm. Payment reductions do not apply to mung beans, dry peas, lentils or chickpeas. Planting fruits, vegetables or wild rice on acres not considered payment acres will not result in a payment reduction. Farms that are eligible to participate in ARC/PLC but are not enrolled for a particular year may plant unlimited fruits, vegetables and wild
rice for that year but will not receive ARC/PLC payments. Eligibility for succeeding years is not affected.

Planting and harvesting fruits, vegetables and wild rice on ARC/PLC acreage is subject to the acre-for-acre payment reduction when those crops are planted on more than 15 percent of the base acres of an ARC enrolled farm using the county coverage or PLC, or more than 35 percent of the base acres of an ARC enrolled farm using the individual coverage.

Fruits, vegetables and wild rice that are planted in a double-cropping practice will not cause a payment reduction if the farm is in a double-cropping region as designated by the USDA’s Commodity Credit Corporation.

**Rule Change Helps Producers Implement More Conservation Activities**

The U.S. Department of Agriculture (USDA) released the final rule for its Conservation Stewardship Program (CSP). The rule makes updates to the popular conservation program as directed by the 2018 Farm Bill and integrates feedback from agricultural producers and others.

CSP is offered in all 50 states and the Pacific and Caribbean areas through continuous signups. The program provides many benefits, including increased crop yields, decreased inputs, wildlife habitat improvements, and increased resilience to adverse weather. CSP is for Oregon working lands, including cropland, pastureland, rangeland, nonindustrial private forest land, and agricultural land under Indian tribe jurisdiction.

"The Conservation Stewardship Program is important to the operations of our producers in enhancing existing conservation activities to achieve a viable and sustainable vision for their land. We have heard from our producers and continue to improve efforts in streamlining the program,” said NRCS Oregon's Acting State Conservationist Jason Jeans.

The final rule better aligns CSP with NRCS’s Environmental Quality Incentives Program (EQIP) through common applications, contracting operations, conservation planning, conservation practices, and related administrative procedures. EQIP is a voluntary conservation program that helps promote agricultural production and environmental quality by providing producers in Oregon financial and technical assistance to implement structural and management conservation practices on working agricultural lands.

NRCS received more than 600 comments on an interim final rule that was published in November 2019. Based on that feedback, the agency made the following changes in the final rule:

- Added emphasis to enhancing soil health as a way that program participants can achieve program goals.
- Modified language pertaining to locally led conservation by specifying that NRCS will solicit input from the State Technical Committees and by adding new Tribal Conservation Advisory Councils.
- Specified that, with local working groups, these entities will “develop state-level technical, outreach and program materials.”
- Provided clarity to producers by adjusting language related to the set-aside for historically underserved producers.
- Adjusted the language for early start waivers to align with EQIP and reflect that the provision applies only to new conservation activities.
- Allowed for more than one contract renewal but extend the two-year program ineligibility period to include those who apply for renewal and are not selected.
Initial updates to CSP included in the interim final rule:

- Increased payment rates for adoption of cover crop rotations.
- Introduced a new supplemental payment for advanced grazing management.
- Created a one-time payment for developing a comprehensive conservation plan.
- Provided specific support for organic and transitioning to organic production activities.

NRCS state offices announce sign-up periods for CSP. Additionally, existing CSP participants may have an opportunity to renew their contracts in the first half of the fifth year of their five-year contract.

CSP helps producers enhance the conservation activities on their working lands, it contributes to USDA’s Agriculture Innovation Agenda of reducing the environmental footprint of U.S. agriculture in half by 2050. Earlier this year, Secretary Perdue announced the department-wide initiative to align resources, programs, and research to position American agriculture to better meet future global demands.

View the final rule on the Federal Register. For more information on how to sign up for CSP in Oregon, visit the Oregon website at www.or.nrcs.usda.gov, or contact your local NRCS field office.

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) Direct Farm Ownership loans can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a Direct Farm Ownership Microloan option for smaller financial needs up to $50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA
guarantee. The maximum loan amount for a joint financing loan is $600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

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

### Update Your Records

FSA is cleaning up our producer record database and needs your help. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity.

FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their *Farm Operating Plan* on form CCC-902.

To update your records, contact your local County USDA Service Center. To find your local USDA Service Center visit [www.farmers.gov/service-center-locator](http://www.farmers.gov/service-center-locator).

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).